

FIVE
THOUSAND
AN HOUR

GEORGE RANDOLPH
CHESTER

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FIVE THOUSAND AN HOUR



He thought that her cheek paled

FIVE THOUSAND AN HOUR

How Johnny Gamble Won the Heiress

By
GEORGE RANDOLPH CHESTER

Author of

THE MAKING OF BOBBY BURNIT, THE EARLY BIRD,
GET-RICH-QUICK WALLINGFORD

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HENRY RALEIGH

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CHAPTER I

WHICH INTRODUCES JOHNNY GAMBLE AND
HIS LAST HUNDRED DOLLARS

ABOUT the time the winner of the Baltimore Handicap flashed under the wire, Johnny Gamble started to tear up a bundle of nice pink tickets on Lady S. Just then Ashley Loring came by swiftly in the direction of the betting shed. Loring stopped and wheeled when he caught sight of him as did most men who knew him.

"Hello, Johnny! I didn't know you had run over. How are you picking them to-day?" he asked.

"With a dream book," answered Gamble, smiling; "but I ate lobster last night."

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"I didn't know that you cared for the ponies."

"I don't; and it's mutual. Thought I'd take one more whirl, though, before the Maryland governor also closes the tracks for ever. How are you doing?"

"I'm working on a new system," stated the tall young man with elation. "With this scheme, all you have to do is to bet on the right horse. What did you have in the handicap?"

"The off bay over there," replied Gamble, indicating a team attached to a sprinkling wagon, away on the farther side of the course. "Have one of her calling cards, Loring," and he proffered one of the ex-tickets.

"Lady S?" translated Loring. "I cut her acquaintance three bets ago." And, turning just then toward the grandstand, he smiled up into one of the boxes and lifted his hat.

Glancing in that direction, Gamble was shocked to find himself looking squarely into the dark eyes of a strikingly beautiful young

JOHNNY GAMBLE

woman who stood with her hands resting upon the rail.

"What do you know about Collaton?" he asked; and, in spite of himself, he looked again. The young lady this time was laughing with a group of likable young idlers, all of whom Gamble knew; and, since the startling stranger was occupied, he could indulge in a slightly more open inspection.

"I saw Collaton on the track to-day and he was making some big bets," replied Loring with a frown. "He's not broke, Johnny. He's merely been letting you hold the bag."

"Well, help me let go. Loring, I must dissolve that partnership."

The young lawyer shook his head.

"No way to do it so long as the books remain lost. Unless one of you buys outright the practically defunct Gamble-Collaton Irrigation Company and assumes all its liabilities, you will remain responsible, since Collaton possesses no visible property. I'm sure that he stung you, Johnny."

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“Stung me! I’m swelled up yet.”

“It’s your own fault. You trusted him too much.”

“He trusted me. I sold land.”

“Of course he trusted you. Everybody does. Meantime he was out West incurring obligations. You should have gone into bankruptcy and settled at twenty cents on the dollar when you had a chance, as I advised you.”

“Couldn’t. I look in the glass when I shave. Anyhow, it’s all paid now.”

“How do you know, with the books lost? You started in with an equal amount of money. When that was gone Collaton announced himself broke — and let you foot the bills. If he only raked off half of what he spent he got back his own and a tidy fortune besides. Your only chance is to have that enormous land deal turn out a winner.”

“It’s worse than Lady S. Tore up my ticket long ago.”

“Quite a plunge on a long shot, with a

JOHNNY GAMBLE

welsher like Collaton making the book," commented Loring. "He stripped you clean."

"I have my appetite," insisted Gamble with a grin. His cheeks were ruddy and his skin as flawless as a babe's, and his eyes — exceptionally large — were as clear as they were direct.

"An appetite like yours only makes it worse to be broke," laughed Loring.

"There's a plenty of money in New York if I want any," responded Gamble. "I don't need money, anyhow, Ashley. I have my mother fixed — and there's nobody else. Besides, I'm not broke. I have a hundred. Do you know a good horse?"

"Nautchautauk," advised Loring, and they both turned in the direction of the betting shed. "The price will probably be short; but I look on it as an investment."

"You can't invest a hundred dollars," argued Gamble.

"You don't mean to say that a hundred's all you have in the world!" returned Lor-

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ing. "I thought you'd saved a good deal more than that out of the wreck."

"I did; but my brother was broke," replied Gamble carelessly, and stopped in front of a blackboard. The price on Nautchautauk was one and a half to two. "I don't want a bet," he remarked, shaking his head at the board; "I need an accident. I wonder if that goat Angora has horns and a beard?"

"People try fifty-to-one shots just before they cut their throats," warned Loring.

"Hide my safety-razor then. Angora carries my hundred. I'll feed a sawbuck apiece to ten books."

Loring lost sight of him for a few moments, but found him outside, by and by, in conversation with "Colonel" Bouncer, a heavily-jowled man with grizzled hair and very friendly eyes which, however, could look quite cold enough on occasion. The colonel was staring up at the box occupied by the young lady to whom Loring had bowed.

"Bless my soul, I'm getting near-sighted!"

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he was saying as Loring joined them. "Isn't that Paul Gresham up there with Miss Joy?"

"Is that her name?" asked Gamble eagerly. "Well, I believe it."

The colonel turned from him impatiently.

"You know Gresham, don't you, Loring? Is that he up there in that box?"

"That is Saint Paul all right," answered Loring with a smile, as he glanced up at the prim and precise Gresham, who had now succeeded in fencing Miss Joy in a corner, away from the other young men.

"Thanks," said the colonel, and walked away abstractedly, his eyes still turning in the direction of the box, although he did not even start to go up into the grandstand.

"The colonel is still bargain-hunting," observed Loring with a laugh. "His shoe-manufacturing business has increased to the point that he must have more space—and he must have it at once. The only available ground is Gresham's adjoining property, which Gresham long ago gave up trying to

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sell him. The colonel is crazy to buy it now, but he's afraid to let Gresham know he must have it, for fear Saint Paul will run up the price on him. In consequence, he trails the man round like a love-sick boy after an actress. When he finds Gresham he only looks at him — and goes away. That's only half of the laugh, however. Gresham wants to sell as badly as the colonel wants to buy, but he doesn't know where to find a fancy market. Queer case, isn't it?"

"Yes," replied Gamble. "Who's Miss Joy?"

"For heaven's sake, Johnny, don't say you're hit too — even at long distance!"

"Hit!" repeated Gamble — "I'm flattened out. I'm no lady-fusser, Ashley, but I'm going to buy a new necktie."

"You don't even know she's rich, do you?" asked Loring, looking at him with a curious smile.

"Of course I do!" asserted Johnny. "I saw her eyes. Who is she?"

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"That's Miss Constance Joy — an orphan worth an exact million dollars; although I believe there is some sort of a string to it," Loring told him. "She lives with her aunt, who is Mrs. Pattie Boyden, and she's so pretty that even women forgive her. Anything else you want to know?"

"Yes. Why do I want to bite Paul Gresham?"

"Hush!" admonished Loring. "He is the remnant of one of our very best imported families, and he needs the money. He sells a piece of father's property every year, and he haunts Miss Joy like a pestilence. I think he's mixed up in her million some way or other. Aunt Pattie approves of him very much; she is strong for family."

"I'll bite him yet," decided Gamble. "Say, Loring, how am I going to make a stringless million?"

"If I knew that, I wouldn't be your lawyer," declared Loring. "Excuse me, Johnny; there's a client of mine."

CHAPTER II

IN WHICH STRANGERS BECOME OLD FRIENDS

INTO the box where Miss Constance Joy — slender and dark and tall — entertained her bevy of admirers, there swished a violently-gowned young woman of buxom build and hearty manner, attended by a young man who wore a hundred-dollar suit and smiled feebly whenever he caught an eye. In his right hand he carried Miss Polly Parsons' gloves and parasol; in his left, her race-card and hand-bag. Round his shoulders swung her field-glasses; from his right pocket protruded her fan and from his left her auto veil. She carried her own vanity box.

“If you aren't the darlingest thing in the world!” she greeted Miss Joy, whose face had lighted with a smile of both amusement and pleasure. “You certainly are some Con!

STRANGERS BECOME OLD FRIENDS

Every time I see you in a new gown I change my dressmaker. Hello, boys!" She shook hands cordially with all of them as soon as she had paid her brief respects to Mrs. Pattie Boyden, who was pleasant and indulgent enough in her greeting, though not needlessly so.

"You're looking as happy as ever, Polly," observed Constance.

"I'm as happy as a mosquito in a baby's crib," avowed Polly. "I've added three thousand to-day to the subscription list for our Ocean View Baby Hotel. Where's that list, Sammy?"

Sammy Chirp passed a few things from his right to his left hand and searched a few pockets; passed a few things from his left to his right hand, dropped the lady's handkerchief and picked it up, smiled feebly upon everybody, and then at last produced the subscription list, which Miss Joy read most interestedly.

"That's splendid, Polly!" she approved.

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"Another day's work as good as this, and we'll be able to buy our hotel."

Paul Gresham, standing stiffly between her and Polly, looked down at her and smiled correctly.

"I guess we'd better go, don't you think?" he remarked to the other young men.

"You're safe enough," retorted Polly. "You're safe any place with your check-book. Besides, we don't want to double names on this list. We'll spring another one when we're ready to equip and run the place. Oh, there's Johnny Gamble! Hello, Johnny!" And she leaned far over the rail to call to him.

It was strange how quickly Johnny Gamble was able to distinguish a sound coming from that direction, and he looked up immediately.

"Come right up here, Johnny," she commanded him. "I have a great surprise in store for you."

"Go any place you say if it's not too hot

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there," he cheerfully assured her, and started off towards the staircase.

"When I get Johnny Gamble's name this list is closed," said Polly confidently.

"I'll bet with you on that," offered Bruce Townley. "Johnny probably hasn't enough money to buy a tin rattle for your babies' hotel."

"No!" she protested, shocked. "I'm so used to seeing him with money that I don't think I'd know him if he had it shaved off."

"He was too honest, as usual," supplemented Val Russel, lounging carelessly against the rail. "Here comes Ashley Loring. He can tell you all about it. Johnny Gamble hasn't a cent left, has he, Loring?"

"It would be most unprofessional to discuss Mr. Gamble's private affairs," said Loring reprovingly as he came into the box. "Aside from a mere detail like that, I don't mind saying that Johnny Gamble has just bet the last hundred dollars he has in the world on an absolutely criminal long shot."

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"I hope he wins!" stated Polly heartily. "I think he's the only real gentleman I ever knew."

"Well, I like that!" protested Val Russel, laughing.

"I don't mean a slam at you boys," she hastily corrected. "You're a nice clean bunch; but I know so much about Johnny. He helps people, then hides so he can't be thanked. He's the one man out of a thousand that both women and men can absolutely trust."

"That's rather a broad statement," objected Paul Gresham, who had eyed Polly with fastidious distaste every time she spoke. He was a rather silent young man with a thin high-arched nose and eyebrows that met, and was so flawlessly dressed that he sat stiffly.

"I'll make it two in a thousand, Mr. Gresham," said Polly pleasantly. "I hadn't noticed you; and whatever I am I try to be polite."

The four other young men, who were used

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to Polly's sweeping generalities, laughed; for Polly had their hearty approval.

Johnny Gamble arrived.

"Where's the surprise?" he demanded with a furtive glance in the direction of Miss Joy, a glance which Gresham jealously resented.

"Me!" Polly gaily told him, thrusting her subscription list into the pocket of Sammy Chirp. "You haven't seen me since I got back."

"You're no surprise — you're a gasp!" he informed her, heartily glad to see her. "That sunset bonnet is a maraschino."

"Pinkest one they had," she complacently assured him. "I want you to meet some friends of mine, Johnny." And, with vast pride in her acquaintanceship with all parties concerned, she introduced him to Constance and Aunt Pattie.

Johnny Gamble and Constance Joy, for just a moment, looked upon each other with the frank liking which sometimes makes strangers old friends. Gresham saw that instant lik-

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ing and stiffened. Johnny Gamble, born in a two-room cottage and with sordid experiences behind him of which he did not like to think in this company, dropped his eyes; whereupon Miss Constance Joy, who had been cradled under silken coverlets, studied him serenely. She had little enough opportunity to inspect odd types at close range — and this was a very interesting specimen. His eyes were the most remarkable blue she had ever seen.

“Cousin Polly has been telling us most pleasant things about you,” she observed.

“Your cousin Polly?” he inquired, perplexed.

“Yes; we’re cousins now,” announced Polly happily. “It’s the first time I ever had any relations, and I’m tickled stiff!”

“So am I!” agreed Johnny heartily, figuring vaguely that somebody or other must have married.

“You are just in the nick of time, Gamble,” Gresham quietly stated with a deliberate in-



His eyes were the most remarkable she had ever seen

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tention of humiliating this child of no one. "Miss Polly has a subscription list which she wants you to complete."

"He's too late," replied Polly with a flash of her eyes in Gresham's direction. "Mr. Loring just closed up that list," and she winked vigorously at Loring.

"Loring's my friend," Gamble said with a cheerful laugh. "I have check-writer's cramp. Who's to get the loving cup?"

"The loving cup's a bottle," Polly returned. "This is a baby's benefit. It's Constance's pet scheme and I'm crazy about it. We've found a big, hundred-room summer hotel, with two hundred acres of ground, on a high bluff overlooking the ocean; and we're going to turn it into a free hotel for sickly babies and their mothers. Isn't that some scheme?"

"I'm so strong for it I ache!" announced Mr. Gamble with fervor. "Put me down for —" He checked himself ruefully. "I forgot I was broke!" Gresham shrugged his shoulders in satisfaction.

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"You'll take something for that," Polly confidently comforted her friend Gamble. "There's G. W. Mason & Company, Johnny. Take me over to him and watch me fool him when he says he has no check-book with him. I have check blanks on every bank in town. Bring along my hand-bag and my subscription list, Sammy."

When they had gone, with the feebly pleased Sammy dutifully bringing up the rear, Gresham looked after them with relief.

"Handicap day brings out some queer people," he observed.

"If you mean Mr. Gamble I think him delightful," Constance quickly advised him. "I'm inclined to agree with Polly that he is very much a gentleman."

"He would be quite likely to appeal to Polly," remarked Aunt Pattie as she arose for a visit to a near-by box.

"You mean Cousin Polly," corrected Constance sweetly.

Gresham was very thoughtful. He was

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more logically calculating than most people thought him.

It was Polly's cousinship which puzzled Johnny Gamble. "When you picked a cousin you made some choice," he complimented her. "How did you do it?"

"They made me," she explained. "You know that Billy Parsons was the only man I ever wanted to marry — or ever will, I guess. His folks met me once and wouldn't stand for me at all; then Billy took sick and went out of his head. He cried for me so that the doctor said he had to have me; so I canceled the best engagement I ever had. I wasn't a star, but I was featured and was making an awful hit. I went right to the house, though, and stayed two months — till Billy died. Then I went back to work; but I hated it. Well, along toward the last they'd got so friendly that I was awful lonesome. It wasn't long till they got lonesome too. They're old, you know; and Billy was all they had. So they came after me and I went with them;

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and they adopted me and we all love each other to death. Constance's my cousin now — and she stands it without batting an eyelash. She's about the cream of the earth, Johnny!"

He drew in his breath sharply.

"You're a lucky kid!" he told her.

There was something in the intensity of his tone which made her look up at him, startled.

"Now don't you fall in love with her, Johnny!" she begged.

"Why not?" he demanded. "I never tried it; but I bet I can do it."

"That's the trouble," she expostulated; "it's too easy. You can fall in all right, but how will you get out?"

"I don't want out," he assured her. "I play marbles for keeps."

"All right then; take to pickles and perfume. Look here, Johnny; if none of her own set can ring her with an orange wreath what can an outsider do?"

"How do I know till I try?" he inquired.

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"I get you, Polly. You mean I'm not in her class; but, you see, I want her!"

"So do the others," she objected.

"They're not used to hard work," he earnestly informed her. "Say, I need a million dollars."

"Take enough while you're at it! What do you want it for?"

"Her stack's that high."

"She'd never count it."

"I know; but Aunt Pattie and I would. I have to have it, Polly."

"Then you'll get it," she resignedly admitted. "Why, Johnny, I believe you could get Constance, too!" she added with suddenly accelerated belief in him. "Well, I'm certainly for you. Tell me, what can I do to help you?"

"Poison Gresham for me."

"Give me your fifteen cents," she directed. "He's about as popular with her as a flea with a dog; but he goes with the furniture. He was wished on her by her Aunt Gertrude."

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“Why did her aunt hate her?”

“She hated everybody; so she went in for charity. She made six wills, each time leaving all her money to a different public institution; but they each one did something she didn't like before she could die. The last time she decided to give Constance a chance, made a new will and took sick the same night. Constance has the interest on her million till she marries Gresham; then she gets it all. If she marries anybody else before Gresham dies the money goes to a home for blind cats, or something like that.”

“Healthy soul, wasn't she?” commiserated Johnny. “But why Gresham?”

“The bug for family. Aunt Gertrude's father didn't make his tobacco-trust money fast enough for her to marry Gresham's father, who would have been a lord if everybody in England had died. Constance is to bring aristocracy into the family now.”

“Tell her to tear up that million. I'll get her another one,” offered Johnny easily.

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"You'll need some repairs before you start," she suggested. "They tell me you're down and out."

"Tell them to guess again!" he indignantly retorted. "I own all the to-morrows in the world. There's money in every one of them."

"I've got an awful big bank-account that needs exercise," she offered. "Now, look here, Johnny, don't yell like I'd hit you with a brick. You told me to help myself once when I needed it, and I did. You ought to let me get even. All right, then; be stingy! Where's Sammy?" She had been feeling in both sleeves with a trace of annoyance, and now she turned to discover Sammy a few paces back, idly watching a policeman putting an inebriated man off the track. "Sammy!" she called him sharply. He came, running and frightened. "I've lost my handkerchief," she informed him. "Go get it." Sammy smiled gratefully and was gone.

"Where did you find it?" asked Johnny, indicating the departing messenger. "Fol-

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low you home one cold night, or did a friend give it to you?"

"Oh, no," she said carelessly; "it just sticks around. I can't get rid of it, so I've trained it to be handy when I need it."

She fastened upon Colonel Mason just as the horses came to the post, and she was supplying him with a check blank just as they got away from the barrier. Gamble turned to the track and distinguished his long shot off in the lead. He smiled grimly at that irony, for he had seen long-shot horses raise false hopes before. Mildly interested, he watched Angora reach the quarter pole, still in the lead. Rather incredulously, he saw her still in the lead at the half. He was eager about it when she rounded the three-quarters with nothing but daylight before her; and as she came down the stretch, with Nautchautauk reaching out for her flanks, he stuck the ash-end of his cigar in his mouth and did not see the finish. He knew, by the colossal groan from the grandstand, however, that Angora had beaten

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the favorite; and, though he was not in the least excited, he felt through all his pockets for his tickets, forgetting that he had taken them out at the beginning of the race and still held them in his hand; also, he forgot completely that he was supposed to be escorting Polly, and immediately sauntered down to the betting shed — to collect the largest five thousand and one hundred dollars in captivity.

CHAPTER III

IN WHICH JOHNNY MIXES BUSINESS AND
PLEASURE

A GENERAL desire to bet on the last race had sent all the occupants of the Boyden box, except Constance, Polly and Gresham, down to the betting shed when Gamble returned; and he was very glad there was room enough for him to sit down and enjoy himself. He had evil designs upon Gresham.

"This is my lucky day," he observed, smiling upon Miss Joy. "I began this afternoon to pile up an exact million. A near horse gave me a five-thousand-dollar start."

"If you keep on at the rate of five thousand dollars an hour you'll have your million in two hundred hours," Constance figured for him.

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"I won't work Sundays, evenings, holidays or birthdays," he objected.

"How fussy!" commented Polly. "Which was the kind horse?"

"A goat by the name of Angora," he replied.

"That race should call for an inquiry," sternly stated Gresham.

"You must have bet on the favorite," returned Gamble, and laughed when Gresham winced. Not a shade of Gresham's expression was escaping him now.

"We all did," acknowledged Constance smilingly. "This is the first time I ever bet on the races; and I sent down to bet on every horse in this last one, so I'll be sure to win just once. I suppose you attend the races frequently, Mr. Gamble?"

"I'll give you one more guess," he returned. "I don't like to walk home."

"You won't have to walk this time," she reminded him.

"Not while I ride!" asserted Polly stoutly.

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"I'm so glad you won, Johnny. I guess you'll stay in Baltimore now."

"And give this back? I'll get an injunction against myself first. Polly, I owe you twenty-five hundred dollars. Here's the money."

"This is so sudden," she coyly observed. "My memory's poor, though, Johnny."

"It's a promise I made myself: If I won this bet half of the winnings belonged to the babies' hotel."

"Wait, Johnny," objected Polly, pushing the money away from her. "I'd rather have you on the new subscription list, by and by, for the furnishing and remodeling fund."

"I'll go on both of them," he offered, putting the money in her lap. "You ought to know that I stick."

"Yes, you do," she sighed, and passed him the list, covertly pointing out Gresham's name as she did so and showing the amount opposite it to be one hundred dollars.

"Mr. Gamble wants to make sure that you'll

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get it," sneered Gresham, and laughed. He was anxious to belittle Gamble in the eyes of Constance.

"If Johnny Gamble puts his name down it's as good as paid!" flared Polly. "By the way, Mr. Gresham, I have that Corn Exchange check blank for you now."

She handed him the blank and her fountain-pen; and, with some slight reluctance, Mr. Gresham paid his subscription.

"Thanks," said Polly briskly. "Johnny, did you say I should put you on the other list for the same amount?"

Constance leaned hastily forward, with the impulse to interfere against so foolhardy a thing, but caught herself; and, leaning back, she looked at Johnny Gamble in profile and smiled. There was something fascinating about the fellow's clear-eyed assurance as he cheerfully answered: "If you please, Polly."

"It will take you four hundred hours now to make your million," Gresham advised him, with scarcely concealed contempt.

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"I'm no loafer," Gamble declared.

They all laughed at that.

"I beg your pardon," apologized Gresham.

"Let's see. How long will it take you to make your million at the rate of five thousand an hour? How many hours a day?"

"About seven on regular days; three on Saturdays."

Both the girls were still laughing at the absurdity of it all.

"Counting off for Sundays, you should have your million in about forty days," persisted Gresham, figuring it with pencil and paper.

Johnny studied the problem carefully.

"All right; I'll do it," he announced, and looked at his watch.

"Bravo!" applauded Constance. "If you could succeed in that you would display a force which nothing could resist."

Gresham looked at her with a quick frown.

"And if he failed he would display a presumption which nothing could forgive," he

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paraphrased. "If it's not asking too much, Mr. Gamble, I'm curious to know how you propose to accumulate your million." And he smiled across at Miss Joy, who turned to Gamble, waiting interestedly for his reply.

"Work a lot of neglected stunts. I never wanted to make a million till now. I know how, though. I think I'll start with real estate." And he watched Gresham narrowly.

"That's a dismal enough opening," announced Gresham with a pained expression. "It is impossible to secure a decent price for property, especially when you want to sell it."

"If you want to get rid of some I'll buy it," offered Gamble promptly.

"I want cash." And again Gresham smiled over at Constance. The slight trace of a frown flitted across her brow. She had always thought of Gresham as a man of perfect breeding.

"Name the right figure. I'll make a deal with you on the spot."

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"This is scarcely the place for business," Gresham reproved him.

"I beg pardon," Gamble quickly said, and looked at Constance, a trifle abashed.

"Please go ahead," that young lady urged. "This is more fun than the races."

"Thanks." He smiled gratefully. "Now, Gresham, let's get down to statistics. These are working hours. Here's twenty-five hundred."

"What for?" asked Gresham, looking at the money avariciously.

"To show confidence in the dealer. You have a vacant lot up-town. What's it worth?"

"Forty thousand dollars," recited Graham.

"If you want forty it's worth thirty," Gamble sagely concluded. "I'll split it with you. Give you thirty-five."

Gresham shook his head; but Gamble, watching him closely, saw that he was figuring.

"I can't let the property go for less than its value."

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"I don't want you to. I offered you thirty-five."

"On what terms?" inquired Gresham cautiously.

"Thirty days cash. This twenty-five hundred is a first payment. I want a renewable option. If I don't cross over with the balance in thirty days, spend the money."

"What do you mean by a renewable option?" asked Gresham, hesitating.

"When this option runs out I get another at the same price—and twice more after that."

"Nonsense!" exclaimed Gresham, turning away. "Why, I'd be letting you tie up my property for four months."

"I'm offering you over eighty per cent. a year. You'd rather stay tied."

Gresham pondered that problem for a moment.

"By Jove, you're right!" he said. "I'm selfish enough to hope that you can't pay for it in thirty days." He reflected that in all

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probability this reckless person was playing another long shot. "I'll take you."

Gamble piled the money into his hands, and with Polly's fountain-pen, wrote a clear and concise statement of the option upon the back of an unimportant letter. Gresham, as soon as he had finished counting the money with caressing fingers, read and reread the option cautiously — and signed it.

Polly reached out for it.

"Let me witness this," she requested with a glance of meaning at her friend Johnny; and, writing the word "Witnesses" in its proper place, she signed her name and passed the paper to Miss Joy. "Come in, Constance; the water's fine," she invited. "Be a witness with me and let's all be in vulgar trade."

Constance signed the paper gravely, puckering her lips adorably as she made a careful business of it. She gave the paper to Mr. Gamble, and he felt foolish enough to kiss the signature. She found another paper upon her

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lap and opened it mechanically. It was the subscription list. Suddenly she burst into laughter.

"This last donation is from Angora!" she exclaimed. "That's a generous subscription, Mr. Gamble; but I don't know whether to thank you or the horse."

"Thank the goat, whoever that is," he suggested, smiling into her eyes. Great Scott, what eyes they were! "Polly, Colonel Bouncer is over there by the band stand. I'll give you a nickel's worth of peanuts if you'll tell him what I'm doing."

Mr. Gresham turned olive green.

"Wait a minute, Miss Parsons," he protested. "Mr. Gamble, you manage very nicely without Mr. Collaton. If you knew of a probable purchaser for my property you have just taken a most unethical advantage of me."

"You didn't have your fingers crossed," Gamble serenely reminded him.

"Not once," corroborated Polly. "I

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watched him all the time. Just leave the colonel to me, Johnny. I'll scare him to death on the way here," and she hurried away upon her errand.

"I suppose I must take my medicine," said Gresham glumly. "I should have sent you to my lawyer. I might have known that your business ethics and my own would be entirely different."

"What are business ethics, Mr. Gresham?" asked Constance with suspicious innocence.

"There do not seem to be any," he responded.

"I never heard of any," agreed Gamble cheerfully. "My principle is, See it first and grab it."

"That's the rule of every highwayman, I believe," charged Gresham. "You will excuse me for a few moments, please?" And he hurried away in pursuit of a man whom he had seen passing.

"That's the rule of life," said Gamble. "I had to learn it quick. It took me four months

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to save up my first eighteen dollars. I thought I'd never get it."

"You must have wanted something very much," suggested Constance, smiling sympathetically at her vision of this man as a boy, hoarding his pennies and nickels like a miser for so long a time.

"I did," he admitted simply. "I wanted a cook stove with silver knobs. The day I had it brought home was the proudest of my life. My mother knelt down and hugged it. It had four lids and not one of them was cracked."

Constance looked at him with a musing smile. He must have been a handsome boy.

CHAPTER IV

IN WHICH GRESHAM FINDS JOHNNY'S OLD PARTNER ACCOMMODATING

BENEATH the grandstand, Gresham caught up with a thin-faced and sandy-haired man whose colorless eyebrows and almost colorless eyes gave his waxlike countenance a peculiarly blank expression — much as if one had drawn a face and had forgotten to mark in the features. The man started nervously as Gresham touched him on the shoulder, and his thin lips parted in a frightened snarl.

“You have such a ghastly way of slipping up behind one,” he complained, brushing the shoulder upon which Gresham had laid his hand.

“You’re nervous, Collaton. I’m not Johnny Gamble,” laughed Gresham.

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"Suppose you were!" indignantly retorted Collaton. "I'm not avoiding Johnny." And he studied Gresham furtively.

"The Gamble-Collaton books are. Do you imagine there are any more outstanding accounts against your firm?"

"How should I know?" Collaton glanced about him uneasily.

"True enough — how should you?" agreed Gresham soothingly. "I'd feel rather sorry for Gamble if an old and forgotten note against your firm, upon which a judgment had been quietly secured 'by default', should turn up just now."

"I don't think one will," returned Collaton, searching Gresham's eyes. "Why?"

"Because he is almost certain to make a deposit in the Fourth National Bank in a short time."

"That's a very good reason," laughed Collaton, now certain of the eyes.

"If that deposit were to be attached," went on Gresham suavely, "it might embarrass him

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very much." There was a slight pause. "If you'll call me up to-night I'll let you know how much it will be and when he is likely to bank it."

"Why do you tell me this?" puzzled Collaton.

"Because I want him broke!" explained Gresham, his face suddenly twitching viciously in spite of himself.

Collaton thought it over carefully.

"What's your telephone number?" he accommodatingly inquired.

Colonel Bouncer, meanwhile, was flattered to have Polly Parsons pause at his seat as she came down the aisle, after an extended passage at arms with Val Russel, and tell him how young he looked.

"Gad, you'd make any man feel young and brisk!" he gallantly declared.

"Wasn't that Paul Gresham in Mrs. Boyden's box?"

"Yes; the very Paul," she assured him, glad

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that the colonel was making it so easy for her. "He's going to give you a new neighbor, Colonel. He's just been discussing a deal with Mr. Gamble for the vacant property next to your factory."

"Bless my soul!" ejaculated the colonel, rising hastily. "He hasn't actually sold it, has he?"

"He has given Mr. Gamble an option on it," Polly was happy to state.

"You don't say!" exploded the colonel. "Why, what does Johnny Gamble want with it?"

"He didn't tell; but I think he's organizing a shoe-manufacturing company," lied Polly glibly.

"Goodness me!" muttered the colonel, and, breathing heavily, he cursed his procrastination heartily to himself, threw discretion to the winds and hurried down to the Boyden box just as Gresham returned. His greeting to the other occupants was but perfunctory, and

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then he turned to Gresham with: "You haven't sold your property adjoining my factory, have you, Gresham?"

"Well, I've given Mr. Gamble an option on it," admitted Gresham reluctantly.

"For how much?"

"That would be telling," interposed Gamble.

"For how long is your option?" the colonel demanded.

"Thirty days."

"What are you buying it for — investment or improvement?"

"That would be telling again."

"Will you sell it?"

"Depends on the price."

"What'll you take for it?"

"Fifty-five thousand."

"Bless my soul!" exclaimed the colonel. "Why, man, that's robbery! I'll never pay it. I'll take a chance on waiting until your option expires, then I'll do business with Gresham. Gresham, what will you want for

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the property if Gamble, or *when* Gamble doesn't take it up?"

"Fifty thousand," said Gresham, and glanced darkly at Gamble.

Miss Joy interrupted with a laugh. Gresham looked at her inquiringly, but he did not ask her the joke. She volunteered an explanation, however.

"I'm just framing a definition of business ethics," she stated; "but really I don't see the difference between yours and Mr. Gamble's."

"Business ethics consists in finding a man who has some money, and hitting him behind the ear with a sand-bag," explained the colonel. "Even your price is a holdup, Gresham; but I think I can buy it for less when the time comes — if I want it."

"You'll have four months to make up your mind," said Gamble with a triumphant look at Constance.

"I thought your option was for only thirty days."

"It's renewable three times."

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“ Bless my soul ! ” shouted the colonel. “ That puts an entirely different face upon the matter. If you don’t want too much money for it, Gamble, I don’t mind confessing that I’d like to build an extension to my factory on that property. Now that my defenses are down, soak me.”

“ I couldn’t refuse a little thing like that. I’ll soak you all I can. I said fifty-five thousand, you know.”

“ You didn’t mean it, though ! ” expostulated the colonel.

“ What did I mean then ? ”

“ You meant forty thousand.”

“ As a mind-reader you’re a flivver,” chided Gamble. “ I’ll let you down one notch, Colonel. I’ll make it fifty thousand — and not one cent less.”

The colonel looked at him sorrowfully.

“ Do you really mean that, Johnny ? ” he inquired.

“ I really mean it.”

“ Well, if you say you really mean it you

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really mean it. I know you well enough for that," admitted the colonel with a sigh. "It's a rank robbery though. I'll take you, Johnny."

Gamble turned to Gresham.

"If you don't mind, I'll just transfer my option to the colonel," he suggested.

"The game is in your hands — for the present," Gresham acknowledged.

"We'll just fix it up that way, then, Colonel. Polly, lend me your fountain-pen again. Colonel, you may hand me your check for seventeen thousand five hundred. You may pay the balance of the money to Gresham — upon delivery, I suppose, of the deed."

"Surely," said the colonel nonchalantly; and, producing his own fountain-pen and check-book, he wrote Johnny Gamble's check, while Gamble wrote a transfer of his option. Constance watched that unquestioning operation between the two gentlemen with puzzled brows.

"You're not taking this matter to your lawyer, Colonel," she observed.

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"Certainly not!" he replied in surprise. "I've known Johnny Gamble for years, and I'd take his word for my entire bank-account."

"I must confess that business ethics has me more confused than ever," laughed Constance. "You just now accused Mr. Gamble of robbing you."

It was the colonel's turn to laugh.

"I'd have paid him sixty thousand," he advised her, placing the option affectionately in his pocket-book. "It's worth that to me. I've been afraid to broach the matter to Gresham for a month, for fear he'd want seventy-five when he found out I had to have it. I'm getting it cheaper through Gamble."

A fleeting trace of guilt upon Gresham's countenance told that this surmise was the truth, and Constance shook her head.

"I don't suppose I shall ever understand it," she confessed.

"I don't, myself," observed Gamble, passing the colonel's check between his fingers quite happily. "I can loaf three hours now on

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that two-hundred-hour stunt, thanks to you, Gresham."

"You had your start by luck," Gresham reminded him.

"Not at all," insisted Gamble cheerfully. "I would have borrowed the money from the colonel to buy that option. How's that for ethics, Miss Joy?"

"It's quite in keeping with your methods of the day," rejoined Gresham. "I still insist that you took an unfair advantage of me."

The colonel, who regretted to be compelled to dislike anybody, turned upon Gresham a dissatisfied eye.

"Oh, play the game or stay out of it!" he advised. "I'll see you at my lawyer's to-morrow at eleven. Come with me a minute, Johnny. I want you to meet a friend of mine who has a big real estate deal on tap, and he may not go back on our train to-night."

Johnny Gamble made his adieus from the Boyden box with reluctance. The horses were lining up at the barrier for the last race, and

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he might not return in time. While he was bidding a thoroughly inadequate good-by to Constance, Loring came up hastily and called Polly from the box.

"Sammy Chirp called my attention to Gresham and Collaton talking together rather furtively down under the grandstand a few minutes ago," he said. "I have a curious impression that they mean harm to Gamble."

"It was Gresham got the harm. Johnny just beat him to a fifteen-thousand-dollar profit."

"So that was it," said Loring with a frown. "Tell him to watch out. They were about to attach his bank-account the last time he paid an unexpected note," and he lounged into the box.

Polly followed Johnny Gamble when he started to rejoin the colonel.

"Do me a favor, please, Johnny," she begged.

"Certainly," he returned. "Do you know what it is?"

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"Here's my fountain-pen. Indorse that check over to me, won't you?"

"What's the joke?" he asked.

"I don't want you to have the money. I'm in a hurry now."

"Well, I'm broke again," laughed Johnny in perfect confidence; and he indorsed the check.

"The most thoroughgoing plebe I ever saw," Gresham commented, looking after Gamble. "It's so fortunate that one is only compelled to meet him in public places."

Constance glanced at him curiously and hurried to the rear rail of the box. She barely mentioned Mr. Gamble's name, and it was surprising how easily he heard her and how quickly he came back.

"I forgot to ask you to call," she said. "If you can spare any time from your pursuit of that million dollars we should be glad to see you at the house — Aunt Pattie and I."

"Will you be busy to-morrow evening?" he briskly inquired.

"There's no one expected but Mr.

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Gresham," she informed him with a smile at his precipitancy.

"I'll be there," he stated with businesslike decisiveness. "I'll bring along from five to twenty thousand dollars' worth of time and use up as much of it as you'll let me."

"I'll have a meter," she laughed.



“ Here’s my fountain-pen ”

CHAPTER V

IN WHICH JOHNNY DISPLAYS TALENT AS A TRUE PROMOTER

“**I** DON’T know much about bookkeeping, but I guess this will do,” observed Johnny, passing over his first attempt for inspection.

Loring examined the little book with keen enjoyment. Johnny had opened an account with himself and had made five entries. On the debit side appeared the following items:

April 22. To three working hours, \$15,000

April 23. Sunday.

April 24. To desk rent, . . . 38

April 24. To seven working hours, \$35,000

On the credit side was this:

April 22. By skinning Paul Gresham — good work, \$15,000

“How is it?” asked Gamble anxiously.

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“Good work!” pronounced Loring with a chuckle. “They may not teach this sort of bookkeeping in commercial colleges. Their kind is stiff and dry. This has personality. Why am I two dollars shy on desk rent, though? I thought you were to take forty days to make your million dollars?”

“That’s right,” admitted Johnny; “seven hours on week-days and three on Saturdays — two hundred hours at five thousand an hour. I started on Saturday, however. To-day is Monday. This morning is when I begin to use your desk-room. Here’s your dollar a day until four P. M., May thirty-first.” And he handed Loring thirty-eight dollars.

“You’re not really going to try that absurd stunt?” protested Loring incredulously.

“I have to. Miss Joy will think I’m a four-flusher if I don’t.”

“Miss Joy again!” laughed Loring. “You only met her Saturday, and I don’t think you’ve thought of another thing since.”

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"Gresham and her million," corrected Johnny, and he started for the door.

"Where are you going — if anybody should ask for you?" inquired Loring.

"Fourth National."

"To deposit Gresham's fifteen thousand?"

"No," laughed Gamble. "Polly took that away from me."

"That's a good safe place for it," returned Loring, relieved.

"Safe as the mint," corroborated Johnny, and hurried out.

As he went up the steps of the Fourth National Bank a pallid-faced young man, with eyebrows, eyelashes and hair so nearly the color of his skin that they were invisible, watched him out of the window of a taxi that had been standing across the street ever since the bank had opened. As soon as Johnny entered the door the young man gave a direction to the driver, and the taxi hurried away.

President Close was conservatively glad to

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see Johnny. He was a crisp-faced man, with an extremely tight-cropped gray mustache; and not a single crease in his countenance was flexible in the slightest degree. He had an admiration amounting almost to affection for Johnny — provided the promising young man did not want money.

“Good morning,” he greeted his caller. “What can we do for you to-day?” And in great haste he mentally reviewed the contents of credit envelope G-237. That envelope, being devoted to Mr. Gamble, contained a very clear record; so Mr. Close came as near to smiling as those cast-iron creases would allow.

“Want to give the Fourth National as a reference,” returned Johnny cheerfully.

“I see,” assented Mr. Close, immediately ceasing to smile; for now approached the daily agony of life — the grudging of credit. “I see; I see. Do you propose engaging in a new venture?”

“Just as often as I can find one,” stated Johnny briskly.

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Mr. Close looked at him with stern disapproval.

"That does not sound like a very stable frame of mind," he chided. "What do you propose to do first?"

"A twenty-story hotel."

"That runs into millions!" gasped Close, and reached out to touch a button upon his desk; but Johnny Gamble stayed that hand.

"You're after my balance," he said. "It's twelve dollars and thirty-seven cents."

"Well, you see, Mr. Gamble, under the circumstances —" hesitated Mr. Close.

"I know," interrupted the applicant; "you can only say I'm good for twelve-thirty-seven. I don't ask you to back me. If anybody 'phones you, just say I'm a good boy."

Mr. Close almost smiled again.

"So far as the moral risk is concerned I shall have no hesitation in speaking most highly of you," he granted.

"And don't laugh when you say it," Johnny admonished, smiling cheerfully, for he knew

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that Close always did better than he promised. "Tell them this, can't you? — I've banked with you for five years. I've run about a ton of money through your shop. I've been broke a dozen times and I never left a debt behind me. I've been trusted and I always made good. I guess you could say all that if you stopped to take a couple of breaths, couldn't you?"

"I shall certainly say those things if I am asked about them," replied Mr. Close, considering them carefully, one by one. "Don't hesitate to refer to me. I'll do the best I conscientiously can for you."

Johnny stood waiting for the stream of the traffic to stop for the cross-current, so that he could go over to the subway, when a big blue touring car stopped just in front of him, and the driver, a hearty young woman all in blue, including plumes and shoes, hailed him joyously.

"Jump in, Johnny!" she invited. "I found a four-leaf clover this morning — and here I'm lucky already. Sammy, run into the drug

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store for some chocolates. Johnny, sit up here with me."

Sammy Chirp, who tied his own cravats and did them nicely, smiled feebly in recognition of Johnny Gamble, lugged Miss Polly Parson's bouquet, parasol, fan, hand-bag and coat back into the tonneau and went upon his errand.

"Thanks, Sammy," said Johnny, and clambered into young Chirp's place in the car. "Where are you going to take me?"

"Any place you say," rejoined Polly.

"Drive over on Seventh Avenue, then," he directed. "There's a lot of shack property around the new terminal station. I want to build a smashing big hotel over there. I don't see why somebody hasn't done it."

Polly puzzled over that matter considerably herself.

"It doesn't seem possible that New York would overlook a bet like that," she declared, and obeying the traffic policeman's haughty gesture, turned briskly off Broadway.

"Why not?" he demanded. "New York

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grabs a cinch. The cinch has been kicking around loose for fifty years. New York pats herself on the pink bald spot. 'Nothing gets by me!' she says."

"New York's the best town in the world!" Polly flared.

"I wasn't insulting your friend," apologized Johnny, and looked at his watch. "Great Scott! It's ten-thirty!" he exploded. "I owe myself seventy-five hundred dollars. All I've done is to decide on a Terminal Hotel Company. Want some stock, Polly?"

"I'll take all I can reach if you're leading it around," she assured him. "I can't take much, but I'll make Daddy Parsons go in, and I'll be a nuisance to every moneyed man I know."

"By the by, where's the fifteen thousand I made Saturday?" Johnny asked.

"In my bank," she replied. "I just deposited it."

"Why did you take it away from me — if it's any of my business?" he wanted to know.

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"I was afraid they'd snatch it from you," she returned. "Gresham was all peeved up because you took fifteen thousand away from him in front of Constance. Loring saw Gresham and your old partner talking together immediately afterward; and he told me that they might frame up some crooked scheme to grab the money. I didn't have a chance to explain, so I asked you to indorse the check to me."

"Do you think Collaton's crooked?" Johnny asked with a queer smile.

"I can think he's crooked without batting an eyelash. I can think it about Gresham too."

"Why do you have that idea about Gresham?"

"Because I don't like him," she triumphantly argued.

"Shake!" invited Johnny. "I know six reasons why I can do without him. What are your six?"

"One is because I don't like him, and an-

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other is because he's going to marry Constance, and the other four are because I don't like him," she calmly summed up.

"Does Constance say he's going to marry her?" he inquired crisply.

"Not in so many words."

"Then I don't believe it. I wouldn't marry him for six millions."

"Constance can't be so careless. If they break you they can't sprint fast enough to keep it; but if they take it away from Constance she's broke."

"It's ten-forty!" groaned Johnny. "I'm slow on that million. Constance'll think I'm loafing."

"Is she interested?"

"She promised last night to keep score. Gresham was there. I looked, any minute, to see him bite himself in the neck and die of poison. Polly, he can't have her."

"You'd better tell Constance about that," laughed Polly. "Why, Johnny, you had never

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seen her or heard of her forty-eight hours ago!"

"I know; I didn't have the right chances when I was young!"

Polly gazed upon him admiringly.

"I've seen swift love affairs before, but you've set a new record!" she exclaimed. "Well, I'm for you, Johnny. Since poor Billy's parents adopted me and made me a cousin of Constance, I can trot up her stone steps any minute; and she treats me as if I'd had my first bottle in a pink-silk boudoir. I'll make it my business to run up there twice a day and boost for you."

"Don't be too strong!" Johnny hastily warned her. "Boost half of the time if you want to, but be sure and knock the other half."

"I guess it would be better," soberly agreed Polly—"even with Constance. Here's your terminal station. Pick out your corner and drive a claim stake."

Polly obligingly drove slowly around three

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sides of the huge new terminal. Directly opposite the main entrance was a vacant plot of ground, with a frontage of an entire block and a depth of four hundred feet. Big white signs upon each corner told that it was for sale by Mallard & Tyne. They stopped in front of this location, while both Johnny and Polly ranged their eyes upward, by successive steps, to the roof garden which surmounted the twentieth story of Johnny's imaginary Terminal Hotel.

"It's a nifty-looking building, Johnny!" she complimented him as they turned to each other with sheepish smiles.

"I'm going to tear it down and put up a better one," he briskly told her. "I'll hand you a piece of private information. If the big railroad company which built this terminal station doesn't own that blank space it's a fool — and I don't think it is. If it does the property will be held for ever for the increase in value. Let's look at these other blocks. The buildings on the one next to it are worth about

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a plugged nickel apiece — and that would make exactly as good a location.”

“But, Johnny; you couldn’t build a hotel in forty days!”

“Build it! I don’t want to. I only want to promote it.”

“Does a promoter never build?” asked Polly.

“Not if he can escape,” replied Johnny. “All a promoter ever wants to do is to collect the first ninety-nine years’ profits and promote something else. Drive me up to the address on that real estate sign and I’ll pay you whatever the clock says and let you go.”

“The clock says a one-pound box of chocolates,” she promptly estimated. “Wait, though. I did send for some!” And she looked back into the tonneau. “Why, drat it all! I mislaid Sammy!” she gasped.

CHAPTER VI

IN WHICH CONSTANCE DECIDES ON A FAIR GAME

BY three o'clock Johnny Gamble had acquired so much hotel information that his head seemed stuffed. Every bright-eyed financier in the city had nursed the happy thought of a terminal hotel and had made tentative plans — and had jerked back with quivering tentacles; for all the property in that neighborhood was about a thousand degrees Fahrenheit. The present increase of value and that of the next half-century had been gleefully anticipated, and the fortunate possessor of a ninety-nine-year lease on a peanut stand felt that he was providing handsomely for his grandchildren.

Mr. Gamble detailed these depressing facts

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to his friend Loring with much vigor and picturesqueness.

"The trouble with New York is that everybody wants to collect the profits that are going to be made," Loring sagely concluded.

"It's the only way they can get even," Johnny informed him. "Well, that's the regular handicap. Guess I'll have to take it."

"You don't mean to try to promote a hotel against such inflated values!" protested Loring.

"Why not?" returned Johnny. "That section has to have a hotel. The sporty merchants of the Middle West will pay the freight."

"I guess so," agreed Loring thoughtfully. "Well, good luck to you, Johnny! By the way, President Close of the Fourth National, has called you up twice this afternoon. I suppose he's gone, by now."

"No, I think he stays to sweep out for the gold-dust," surmised Johnny, and telephoned to the bank. Mr. Close, however, had gone home an hour before.

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"He's sensible," approved Loring, putting away his papers. "This weather would tempt a mole outdoors. I'm going to the ball game. Better come along."

"Too frivolous for me," declared Johnny, eying his little book regretfully. "There's a thirty-five-thousand-dollar day almost gone. All I can credit myself with is a flivver. I'm going to stay right here on the job and figure hotel."

At three-thirty Loring returned.

"So you're not going to the game, Johnny?" he observed with a sly smile.

"At five thousand an hour! Nev-ver!"

"Too bad," regretted Loring still smiling. "I just saw Constance and Polly. They're going out."

Johnny promptly slammed several sheets of figures into a drawer.

"Is there room for me in your car?" he asked anxiously.

"Val Russel and Bruce Townley are with me. There's plenty of room — but you really

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ought to stay here and figure on your hotel," Loring advised him.

"I can figure any place," stated Johnny briskly, and put away his little book. "Are we ready?"

The eyes of Constance Joy lighted with pleasure as she saw the group which filed into the box adjoining the one in which she sat with Polly Parsons, Paul Gresham, Colonel Bouncer, and Sammy Chirp; and Gresham watched her discontentedly as she shook hands with Gamble. He did not like the cordiality of that hand-shake, nor yet the animation of her countenance. Neither did he like her first observation, which consisted not of any remarks about health or the weather, but about Johnny's intimate personal affairs.

"How is the million dollars coming on?" she had interestedly inquired, and then sat down in Gresham's own chair, next to the dividing rail. "You know, I promised to keep score for you."

"You may mark me a goose-egg for to-

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day," replied Johnny, sitting comfortably beside her with only the thin board partition between them.

Gresham, his dark eyebrows meeting in a sinister line across his forehead, smiled with grim satisfaction.

"People with money seem to be watching it on Mondays," he observed.

"They have to sleep some time," Polly quickly reminded him. "Your day for a nap was Saturday."

"I'm guilty," admitted Gresham with a frowning glance at Johnny. "My trance — day before yesterday — cost me fifteen thousand. I shan't forget it soon."

"I'll bet you never will!" Polly agreed.

"Johnny was awake that day," declared Colonel Bouncer, laughing heartily and reaching over to slap Gamble affectionately on the shoulder. "He's fifteen thousand better off; and I guess he won't forget that in a hurry."

"I've forgotten it now," asserted Johnny. "Colonel, I want to talk with you about some

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stock in a big hotel opposite the new terminal station."

"Bless my soul — *no!*" almost shouted the colonel. "I nearly got tangled up in my friend Courtney's terminal hotel scheme — and I'm scared yet."

"Courtney?" repeated Johnny. "That's the name they gave me at Mallard & Tyne's office this afternoon. They told me that he has tied up the only available block the railroad company overlooked."

"Tied it up!" exploded the colonel. "Bless my soul, it has him tied up! Courtney's company blew so high that none of the pieces has come down yet. Meantime his enthusiasm is likely to cost him a round two and a quarter million dollars."

"He must have had a high fever," commented Johnny. "How could a man be so forgetful of that much money?"

"He thought his friends were game," explained the colonel; "and, in spite of his long and successful business experience, he over-

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looked the difference between a promise and a promissory note. He nailed his stock subscribers down with hasty conversation only, and then rushed off and grabbed the six collected parcels of that block, for fear it might get away before he had his company legally organized."

"And now he can't unspike it," guessed Johnny smilingly. "Watch out, Colonel!"

There was a lively scramble in the two boxes as the first foul tip of the season whizzed directly at them. Gamble, who had captained his village nine, had that ball out of the air and was bowing jovially to the applause before Gresham had quite succeeded in squeezing himself down behind the door of the box.

Naturally it was Polly who led the applause; and Constance shocked the precise Gresham by joining in heartily.

She was looking up at Johnny with sparkling eyes and flushed cheeks when Gresham came out of his cyclone cellar — and, if he had disliked Gamble before, now he hated him.



Gamble had that ball out of the air

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It is a strange feature of the American national game that the more perfectly it is played the duller it is. This was a pitchers' battle; and the game droned along, through inning after inning, with seldom more than three men to bat in each half, while the score board presented a most appropriate double procession of naughts. Spectators, warmly praising that smoothly oiled mechanical process of one, two, three and out, and telling each other that this was a great game, nevertheless yawned and dropped their score cards, and put away their pencils, and looked about the grandstand in search of faces they knew.

In such a moment Colonel Bouncer, who had come into this box because of a huge admiration for Polly and an almost extravagant respect for Constance, and who had heartily wished himself out of it during the last two or three innings, now happily discovered a familiar face only a few rows back of him. "By George, Johnny, there's Courtney now!" he announced.

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Gamble looked with keen interest.

“Do you mean that gentleman with the ruddy face and the white beard?” he inquired.

“That’s the old pirate,” asserted the colonel.

“Why, that’s the man you wanted to introduce me to at the race-track in Baltimore Saturday.”

“Bless my heart, so I did!” he remembered. “I thought it might relieve him to tell his troubles to you. It isn’t too late yet. Come on up and I’ll introduce you — that is, unless you want to watch this game.”

“I’m pleased to pass up this game till somebody makes an error,” Johnny willingly decided. “If they’ll hand out a base on balls and a safe bunt and hit a batter, so as to get three men on bases with two out, and then muff a high fly out against the fence, and boot the ball all over the field while four of the Reds gallop home — I’ll stay and help lynch the umpire; otherwise not. Show me to your friend Courtney.” He turned to take courteous leave

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of the others and his eyes met the friendly glance of Constance.

"Let's catch Mr. Courtney at the end of the game," he suggested to the colonel; and then, turning directly to Constance, he added with a laugh: "I think I'll play hooky. I don't want to break up the party."

"If you think you see an opportunity for that million, the official scorer insists upon saying good-by," she laughed in return, and held out her hand.

Johnny shook the hand with both pleasure and reluctance, and obediently left.

"I'm offering my pet vanity parasol against a sliver of chewing-gum on Johnny," Polly confided to Loring. "I could see it in his eye that Mr. Courtney will be invited to help him make that million."

"Somebody ought to warn Courtney," Gresham commented sarcastically.

"Why warn him?" demanded Loring. "I'll guarantee that any proposition Johnny makes him will be legitimate."

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"No doubt," agreed Gresham. "A great many sharp practices are considered legitimate nowadays."

"I object, also, to the term 'sharp practices'," responded Loring warmly. "I don't believe there's a man in New York with a straighter and cleaner record than Gamble's. Every man with whom he has ever done business, except possibly yourself, speaks highly of him and would trust him to any extent; and he does not owe a dollar in the world."

"Doesn't he?" snarled Gresham. "There's an unsatisfied attachment for fifteen thousand dollars resting against him at the Fourth National Bank at this very moment."

Loring's indignation gave way immediately to grave concern.

"So that's why Close was trying to get him on the 'phone all afternoon!" he mused.

"Mr. Gresham," called Polly sharply, "how do you come to know about this so quickly?"

Gresham cursed himself and the blind hatred which had led him into making this slip; and

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he was the more uncomfortable because not only Loring and Polly but Constance had turned upon him gravely questioning eyes.

"Such things travel very rapidly in commercial circles," he lamely explained.

"I had no idea that you were a commercial circle," retorted Polly. "I wonder who's crooked." Gresham laughed shortly. "It isn't Johnny!" she indignantly asserted. "I know how Johnny's fifteen thousand was saved from this attachment, but I wouldn't tell where it is — even here."

Polly and Loring looked at each other understandingly.

"I suppose that was an old Gamble-Collaton account," Loring surmised with another speculative glance at Gresham. "I am quite certain that Johnny knows nothing whatever of this claim — let alone the attachment. The operations of his big irrigation failure were so extensive that, with the books lost, he can never tell when an additional claim may be filed against him. If suit is made in an obscure court, and

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Collaton, who hasn't a visible dollar, answers summons and confesses judgment for the firm, Johnny has no recourse."

"Except to repudiate payment," suggested Gresham with a shrug of his shoulders.

"I wish he would," returned Loring impatiently. "I wish he would let me handle his affairs in my own way."

"He won't," Polly despaired.

"Tell me, Mr. Loring," interposed Constance, who had been silently thoughtful all this while; "would this unpaid attachment at Mr. Gamble's bank interfere with his present success if Mr. Courtney—or any one else whom Mr. Gamble might try to interest—were to hear of it?"

"It might—and very seriously," returned Loring.

The long somnolent game was suddenly awakened by two blissful errors, which gave the audience something to jeer at. A tally slipped home for Boston. A sharp double play

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redeemed the errors and closed the inning. The first man up for the Yankees drove a clean two-bagger down the right foul line; the second man laid down his life nobly with a beautiful bunt; the Boston pitcher gave a correct imitation of Orville Wright and presented free rides to the next two Highlanders; big Sweeney stalked to bat — and the congregation prayed, standing. Under cover of all this quivering excitement, and with Gresham more absorbed than ever upon the foul which might yet slay him, Constance turned to Polly with an intent decisiveness which was quite new to her.

“Arrange it so that I may go home in Mr. Loring’s car,” she directed.

“Three cheers!” approved Polly, with a spiteful glance at Gresham.

Mr. Courtney, a live-looking elderly gentleman who kept himself more carefully groomed than many a young man, had shaken hands with Mr. Gamble quite cordially, had studied him through and through and through

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in about half a second of time, and had finished the hand-shake more cordially than he had begun it.

"The colonel has been saying all sorts of kind things about you," he very graciously stated.

"So he has about you," returned Johnny, smiling into Mr. Courtney's eyes and liking him.

"I suppose so," admitted Mr. Courtney. "The colonel's always blowing about his friends, so we mustn't trust each other too far."

"That's a good way to start anyhow," laughed Johnny. "The colonel's been telling me you're so trusting that you stung yourself."

"How's that?" asked Mr. Courtney, looking at the colonel in perplexity. "I don't quite understand."

"On that hotel deal," the colonel affably reminded him, and was unkind enough to laugh.

"You old reprobate!" protested Courtney.

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"I don't see why you want to publish my disgrace."

"You deserve it," chuckled the colonel. "It won't hurt for Johnny to know it though. He's the shrewdest young man of my acquaintance, and he might be able to figure a way out of your dilemma for you."

"I might even be able to make some money out of it myself," Johnny frankly acknowledged.

"Jump right in and welcome, young man," invited Courtney. "If you can pull me out whole I don't care how much you make."

"We'll consider that a bargain," offered Gamble.

"All right," returned Courtney, smiling. "We'll shake hands on it in the good old-fashioned way." And they did so, under Colonel Bouncer's earnestly interested approval.

"Tell him your troubles," urged the colonel. "If it were my case, Ben, I'd be yelling for help as long as I had breath in my body."

"It's very simple," explained Courtney. "I

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imagined that a big hotel at the new terminal station would be the best investment in New York. I spoke to a number of my financially active friends about it and they were enthusiastic. I had verbal promises in one day's work of all the money necessary to finance the thing. I found that the big vacant plot across from the station was held at a prohibitive price. Mallard & Tyne had, with a great deal of labor, collected the selling option on the adjoining block, fronting the terminal. They held it at two and a quarter millions. My friends, at an infernal luncheon, authorized me, quite orally, indeed, to secure the cheaper site without a moment's delay, especially since it was rumored that Morton Washer was contemplating the erection of a hotel upon that very spot."

"I see the finish," laughed Johnny. "Mad with fear, you dashed right down there and broke yourself! Then Union Pacific fell off an eighth; they killed an insurrecto in Mexico; the third secretary of a second-rate life-insurance company died and Wall Street put crape

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on the door. All your friends got cold feet and it was the other fellow who had urged you to buy that property. The colonel says you dropped a hundred and twenty-five thousand. That's a stiff option. Can't you get any of it back?"

"Get it back!" groaned Courtney. "They're after the balance. It wasn't an option — it was a contract. If I don't pay the remainder at the end of the ninety days they'll sue me; and I have several million dollars' worth of property that I can't hide."

Gamble shrugged his shoulders resignedly.

"Your only chance is to build or sell," he decided. "It's your property, all right. Have you offered it?"

"Old Mort Washer wants it — confound him! I've discovered that the day after I bought this ground he told my friends that he intended to buy the big piece and build in competition; and they ran like your horse — Angora — last Saturday, Gamble. Now Washer offers to buy this ground for two and an

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eightth millions — just the amount for which I will be sued.”

“Leaving you to try to forget the hundred and twenty-five thousand you’ve already spent,” figured Gamble. “Nice cheery thought of Washer’s! Of course you applauded?”

“With a brick — if I’d had one!” declared Courtney still angry.

Johnny smiled and looked thoughtfully out over the sunlit greensward. There were electrifying plays down there; but, “fan” though he was, he did not see them. Something in the tingle of it, however, seemed to quicken his faculties.

“Sell me that block, Mr. Courtney,” he suggested with a sudden inspiration.

The mad mob rose to its feet just then and pleaded with Sweeney to “Hit ’er out!” Shrieks, howls and bellows resounded upon every hand; purple-faced fans held their clenched fists tight to their breasts so that they could implore the louder.

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"On what terms?" shouted Courtney into Johnny's ear.

"I'll take over your contract," yelled Johnny beneath Courtney's hat brim.

"On what terms?" repeated Courtney at the top of his voice.

"Bless your heart, Sweeney, slam it!" shrieked the now crimson-visaged colonel. He was standing on his chair, with distended eyes, and waving his hat violently.

"Your original price!" loudly called Johnny. "Pay you fifteen thousand now, fifty thousand in thirty days and the balance in sixty."

Sweeney fanned. The atrocious tumult was drowned, in the twinkling of an eyelash, in a dismal depthless gulf of painful silence. One could have heard a mosquito wink.

"Where's my security?" bellowed Courtney in Johnny's ear, so vociferously that all the grandstand turned in that direction and three park policemen headed for the riot.

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"Just come outside and I'll tell you," whispered Johnny with a grin.

"Ashley, how do you like your car?" asked Polly in the groaning calm which followed Sweeney's infamous strike-out.

"I'm just designing a private medal for the builder," replied Loring.

"Self-cranker, isn't it?"

"Self-cranker, automatic oiler, and supplies its own gasoline. Why?"

"Well, Constance is talking of buying one, and mine is a little too muscular for her. Suppose you take her for a spin after the game and deliver her safely to her Aunt Pattie. I'll take the boys back in my car."

"I'm cheating you in the exchange, but my conscience doesn't hurt me in the least," accepted Loring with alacrity.

"I've never been in your car, Ashley," insinuated Gresham. "You might invite me to try it out too."

"At five-thirty to-morrow evening," Ashley

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coolly advised him. "I'd be very glad to have you come along now; but the car is engaged for a strictly private demonstration."

Since the others were prepared to guy him unmercifully if he persisted, Gresham hinted no more and, very much to his discomfort, saw Loring gaily drive away with Constance.

On Riverside Drive, Loring spent the first fifteen minutes in extolling the virtues of his car and Constance listened with patient attention; but during the first convenient silence she surprised Loring with a bit of crisp business talk.

"Would you mind telling me the history of Mr. Gamble's partnership with Mr. Collaton?" she asked.

"I guess I heard what you said," he returned doubtfully, and he looked at her in astonishment. "Of course you know that Johnny is a client of mine."

"I know that he is a friend of yours also," she reminded him.

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“On that basis I’ll tell you anything you want to know,” laughed Loring. “Johnny was doing an excellent business in real estate speculation when this man Collaton came to him with an enormous irrigation scheme. They formed a partnership. Collaton went out West to superintend the reclaiming of some thousands of acres of arid land, while Johnny stayed here to sell rose-bordered farms to romantic city home seekers. Collaton spent money faster than Johnny could get it, and operations had to be discontinued. Johnny has been paying the debts of the concern ever since. Every time he thinks he has them cleared off, a new set bobs up; and, since the books and all the papers are lost, he can’t prove or disprove anything. Johnny can’t even dissolve the partnership so long as there are indefinite outstanding accounts. Now, Constance, I’m not a good lawyer or I would not, even in strict confidence like this, say the following, to wit and namely: I think Collaton is a plain ordinary sneak-thief.”

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They were both silent for a little time.

“Doesn't it seem rather strange that the people who hold claims against Mr. Gamble should just happen to attach his bank-account on the very day he was expected to make a deposit, and for the identical amount?” Constance asked in a puzzled way.

Loring gave her a startled glance.

“It does seem strange,” he admitted.

“It would almost seem as if these people had been informed by some one who knew Mr. Gamble's circumstances quite intimately,” she went on.

“That is a very delicate matter to discuss,” Loring, with professional caution, gravely reminded her, fearing that she might mention Gresham's name.

“You are quite right,” she agreed. “What does Mr. Gamble think about it all?”

“Johnny does a lot of thinking and a lot of talking, but you can't hear what he thinks,” replied Loring with a smile. “He is outwardly assuming — and where Collaton is cer-

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tain to have it repeated to him — that Collaton was merely unfortunate ; but I believe he is only waiting for a proof — and then I imagine he will drop on Collaton and whoever is helping him like a ton of pig-iron.”

“ I hope he does ! ” declared Constance with such sudden vindictiveness that Loring laughed.

“ You seem to have acquired a violent partisanship,” he charged her with a curious smile.

“ Yes, I have,” she admitted with a slight flush. “ I like fair play. I believe I have a very even temper, but it angers me to see any one so open and manly and generous as Mr. Gamble made a victim of mean trickery.”

“ He’s a handsome boy too,” commented Loring, grinning.

“ Well, suppose he is,” she petulantly laughed.

“ He has a right to be,” granted Loring, looking at her with renewed admiration. With a slight flush of confusion upon her she was even more charming than he had ever thought

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her before. "If I had so tantalizingly pretty a girl so interested in my fortunes I wouldn't care whether they perfected aeroplanes or not," he ventured with the freedom of an old friend.

"You may come down now, thank you," she sweetly informed him. "Can't you get Mr. Gamble to make you his receiver or trustee, or something, for the irrigation company?"

"I might now," mused Loring. "He's so interested in the impulsive attempt to make his million dollars that I think I could persuade him. He seems to be really serious about that million."

"Of course he's serious about it," asserted Constance almost indignantly. "Don't you suppose he can do it?"

"Well, this is the age of financial miracles," acknowledged Loring, but with a shake of his head. "He can't do it, though, if Collaton gobbles up all he makes and injures his credit besides."

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Constance drew a deep breath.

“I wish you to act as my agent, Ashley,” she said crisply. “Mr. Gamble is certain to make some money, is he not?”

“Johnny will always make money,” he assured her.

“If you bring in a bill against him for money you have expended, after you have wound up the Gamble-Collaton affairs, he will, of course, pay it.”

“As quickly as he can find a fountain-pen and a check-book.”

“I wish to loan him some money without his knowledge. I want you to take fifteen thousand dollars early to-morrow morning and pay that attachment, or whatever it is, at his bank. Naturally I do not want Mr. Gamble to know that I am interested; and I look to you to manage it so that, when the money is returned to me, he shall imagine that you have advanced the funds.”

“I can arrange that easily enough,” Loring promised her. “Constance, I suppose I ought

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to advise you that this is silly; but I'm glad you're doing it. Moreover, I feel certain that, if this entanglement is straightened out, Johnny may take a new interest in the irrigation company and, by handling it himself, may recover all his losses."

"I sincerely hope so," returned Constance earnestly. "You know I've taken a queer interest in this quixotic attempt of Mr. Gamble's to make his million. It's like a fascinating game, and I almost feel as if I were playing it myself — I'm so eager about it."

"And your spirit of fair play is aroused," Loring said.

CHAPTER VII

IN WHICH JOHNNY DREAMS OF A MAGNIFICENT TWENTY-STORY HOTEL

THE other terminal hotel projects had been kept very quiet, indeed, lest the jealous promoters of similar enterprises might be whetted into greediness; but no such modesty seemed to attend the plans of the Terminal Hotel Company; in fact, it seemed to court publicity — and, since Johnny Gamble was known and liked by a host of newspaper men, it received plenty of attention. After the ball game Johnny rode down to Mr. Courtney's club with him to dinner; and when he was through talking to Courtney he immediately called on his newspaper friends.

When Loring arrived at the office in the morning he found Johnny immersed in a pile of papers — and gloating.

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"Say, Johnny, I want you to give me power of attorney to wind up the Gamble-Collaton Irrigation Company," was Loring's morning greeting.

"Go as far as you like," Johnny told him without looking up from a glowing account of the magnificent new hostelry.

"Good for you!" approved Loring. "I'd expected to have half an hour's wrestle with you — and I couldn't afford it, for this is my busy day. I want you to understand this, Johnny: If I take that old partnership off your hands you're to ask no questions."

"Go twice as far as you like," offered Johnny indifferently. "I've forgotten there ever was a Gamble-Collaton Irrigation Company. Listen to this, Loring: 'Surmounting the twentieth story of the magnificent new structure there will be a combined roof garden, café and theater, running continuous vaudeville —' "

"This agreement, entered into this twenty-fifth day of April," began the discordantly hur-

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ried voice of Loring. He was dictating to his stenographer a much more comprehensive agreement than a mere power of attorney; and as soon as it was ready Johnny signed it without a question.

“Get this, Ashley?” he remarked, handing back Loring’s pen and reading gleefully from another paper: “‘A subway entrance into the new terminal station is being negotiated —’”

“All right,” said Loring, putting on his hat. “Good-by!”—and he was gone.

If Loring professed but slight interest in the flamboyant plans for the new hotel, there were others who were painfully absorbed in the news of the project. Gresham, for one, read the account with contracted brows at his late breakfast; and at noon, inspired by a virtuous sense of duty, he sauntered over to Courtney’s club.

“I see you’re involved in another hotel proposition,” he ventured.

“I hope involved is not the word,” returned Courtney with rather a wry smile.

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"Is your company fully organized?" asked Gresham with a trace of more than polite interest.

"I think not," answered Courtney. "I'm not in a position to state, however, as the matter is out of my hands. I am taking some stock in it, of course; but I have nothing to do with the organization of the company, since I have sold the ground to Mr. Gamble."

"Gamble?" repeated Gresham. "Oh, is that so?"

His tone was so deprecatative that Courtney was sharply awakened by it.

"Do you know anything against Gamble?" he quite naturally inquired.

"Not a thing," Gresham hastily assured him. "Anyhow, you have sold him the property and are fully secured?"

"I've sold it to him under contract," replied Courtney, ready, in view of his recent experiences, to become panic-stricken at a moment's notice.

"Of course, if anything happens you can

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reclaim the property," Gresham considered. "It forms its own security; but still, any one holding a private claim against Gamble might try to attach it and give you a nasty entanglement."

"There doesn't seem to be any danger of that," argued Courtney, looking worried, nevertheless. "He was able to show me an extremely clean bill of health. The only drawback I could find in his record was the payment of some debts which were not rightly his and which he might have evaded."

"Did he refer you to the Fourth National Bank?" inquired Gresham quietly.

"No. Say, Gresham, what have you up your sleeve? Gamble paid me fifteen thousand dollars this morning, as per agreement. I would scarcely think he would risk that much money on a bluff."

"He paid you the fifteen thousand, then?" said Gresham with a smile. "Mr. Courtney, one does not like to mix in these affairs; but you and my father were friends and, though

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I regret to do so, I feel it my duty to advise you to call up the Fourth National Bank."

"Thanks!" gratefully acknowledged Courtney, and hurried down to the telephone booth. He came back in a few moments, and his manner was distinctly cool. "I 'phoned to Mr. Close," he stated. "He tells me that an attachment was laid against Mr. Gamble's account at his bank yesterday for fifteen thousand dollars, and was returned to the server marked 'no funds'; but that this morning the executor of Mr. Gamble's interests in the Gamble-Colleton Irrigation Company deposited fifteen thousand dollars for the specific purpose of meeting this attachment. Mr. Close informs me that, though he could not, of course, guarantee Mr. Gamble's solvency, he would take Mr. Gamble's unsupported word on any proposition. I have known Joe Close for years, and I never knew him to be so enthusiastic about any man who possessed no negotiable securities. I thank you for your well-intentioned interference in my behalf, Mr. Gresham,

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but I think I shall cling to Mr. Gamble nevertheless."

"I certainly should if I were in your place," Gresham hastily assured him with such heartiness as he could assume. "I am delighted to learn that the rumor I heard of Mr. Gamble's insolvency is unfounded."

"By the way, where did you hear the rumor?" inquired Courtney with a frown.

"Really, I've forgotten," Gresham confessed.

"One should not forget such things if one repeats such rumors," Courtney reproved him.

Gresham went away both puzzled and annoyed. It was three o'clock before he found Collaton; and that featureless young man, whose lack of visible eyebrows and lashes was a constant annoyance to the fastidious Gresham, was in a high state of elation.

"Well, we get back your fifteen thousand," he exulted after they were safely in Gresham's apartments. "Of course Jacobs gets five

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thousand for engineering the deal, but that gives us five thousand apiece. Jacobs was told — about eleven o'clock — that the money was there."

"Keep my share; but why didn't you send me word?" snarled Gresham. "I nearly put my foot in it by having a man with whom Gamble is doing business inquire about him at the Fourth National. In place of injuring his credit, we've strengthened it."

"Good work!" approved Collaton. "I hope he makes all kinds of money."

"I don't!" snapped Gresham. "Did you read the papers this morning?"

"I read the racing and base-ball returns."

"There was more to interest you in the news. Gamble has a big hotel proposition on — and I want it stopped. Can you get another attachment against him for about fifty thousand dollars?"

"It's risky!" And Collaton looked about him furtively. "It's easy enough to fake an old note for money —"

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“You must not say ‘fake’ to me. I will not countenance any crooked business.”

“To dig up an old note for money I am supposed to have borrowed and spent —”

“Not supposed.”

“For money I borrowed and spent on the work out there — and have a quiet suit entered by one of my pet assassins in Fliegel’s court, have the summons served and confess judgment. Johnny is sucker enough to confess judgment, too, rather than repudiate a debt which he can not prove he does not owe; but I’ve already milked that scheme so dry that I’m afraid of it.”

“You’re afraid of everything,” Gresham charged him with the scorn one coward feels for another. “Your operations out there were spread over ten thousand acres of ground; and it would take a dozen experts six months, without any books or papers to guide them, to make even an approximate estimate of your legitimate expenditures.”

“I don’t know,” hesitated Collaton with a

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shake of his head —“ I only touched the high places in the actual work out there. I believe I was a sucker at that, Gresham. If I had buckled down to it, like Gamble does, we could have made a fortune out of that scheme. He’s a wonder ! ”

“ He has wonderful luck,” corrected Gresham. “ I tried my best to scare Courtney away from him with that attachment, but he insisted on clinging to his Johnny Gamble ; so we’ll hand him enough of Johnny by laying a fifty-thousand-dollar attachment against his property.”

“ You’re a funny cuss,” said Collaton, puzzled. “ If you wanted to soak him for this fifty thousand why did you try to scare Courtney off ? ”

“ Can’t you understand that I’m not after the money ? ” demanded Gresham. “ I’ve explained that to you before. I want Gamble broke, discredited, and so involved that he can never transact any business in New York.”

“ What’s he done to you ? ” inquired Col-

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laton. "He must be winning a stand-in with your girl."

"My private affairs are none of your concern!" Gresham indignantly flared.

"All right, governor," assented Collaton a trifle sullenly. "I'll fake that note for you to-night; and —"

"I told you I would not have anything to do with any crooked work," Gresham sharply reprimanded him.

"Oh, shut up!" growled Collaton. "You give me the cramps. You're a worse crook than I am!"

CHAPTER VIII

IN WHICH CONSTANCE SHOWS FURTHER
INTEREST IN JOHNNY'S AFFAIRS

ON Wednesday morning Mr. Courtney, sitting as rigidly at his desk as if he were in church, was handed the card of Morton Washer. He laid the card face down and placed a paper-weight on it, as if he feared it might get away. He turned a callous eye on his secretary and, in his driest and most husky tones, directed: "Tell Mr. Washer I will see him in five minutes."

During that five minutes Mr. Courtney signed letters as solemnly as a judge pronouncing a death sentence. At last he paused and looked at himself for a solid half-minute in the bookcase mirror across from his desk. Apparently he was as mournful as an under-

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taker, but at the end of the inspection his mouth suddenly stretched in a wide grin, which bristled the silver-white beard upon his cheeks; his eyes screwed themselves up into knots of jovial wrinkles and he winked — actually winked — at his reflection in the glass! Thereupon he straightened his face and sent for Morton Washer.

Mr. Washer, proprietor of two of the largest hotels in New York, and half a dozen enormous winter and summer places, looked no more like a boniface than he did like a little girl on communion Sunday. He was a small, wispy, waspish fellow with a violently upright, raging pompadour, a mustache which, in spite of careful attempts at waxing, persisted in sticking straight forward, and a sharp hard nose which had apparently been tempered to a delicate purple.

“Hear you’ve revived your hotel project,” he said to Mr. Courtney.

“No,” denied Courtney. “Sold the property.”

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"I know," agreed Mr. Washer with absolute disbelief. "What'll you take for it?"

"I told you it was sold. Here's the contract." And, with great satisfaction, Courtney passed over the document.

"Two million six hundred and fifty!" snorted Washer. "That's half a million more than it's worth."

"You told my friends you intended to buy the railroad plot at three and a half," Courtney gladly reminded him.

"It's four hundred feet deep."

"You said you only wanted two hundred feet square, which is the size of this plot — and this is an equally good location."

"I know," admitted Washer, contemptuous of all such trifles. "What will you take for the property — spot cash?"

"It's sold, I tell you. If you want to buy it see Mr. Gamble."

"Who's Gamble?"

"The man who is organizing the Terminal Hotel Company."

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“How much stock has he subscribed?”

“You will have to see Mr. Gamble about that.”

“Did you take any?”

“Half a million.”

“Humph! You could afford to. Now give me the straight of it, Courtney: Is it any use to talk to you?”

“Not a bit. You’ll —”

“I know. I’ll have to see Mr. Gamble! Well, where do I find him?”

Mr. Courtney kindly wrote the address on a slip of paper. Mr. Washer looked at it with a grunt, stuffed it in his waistcoat pocket and slammed out of the door. Mr. Courtney winked at himself in the glass. Old Mort Washer would try to take advantage of him, to the extent of an eighth of a million dollars, would he! Make his old friend Courtney take an eighth of a million less than he paid, eh? Mr. Courtney whistled a merry little tune.

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Fifteen minutes later, Old Mort Washer bounced into Loring's office.

"Mr. Gamble?" he popped out.

Both gentlemen turned to him, but Loring turned away.

"I'm Gamble," stated that individual.

"I'm Morton Washer."

Since Mr. Gamble was aware of that fact and was expecting this visit, he betrayed no surprise.

"What can I do for you, Mr. Washer?" he inquired.

"Are you taking bona fide subscriptions to your Terminal Hotel Company?"

"No other kind interests me."

"How nearly is your company filled?"

"Why do you want to know? Do you figure on taking some stock?"

"No."

"What do you want?"

"Your price on the property. Will you sell it?"

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"Of course I will — at a profit."

"How much?"

"Two million seven hundred and fifty thousand dollars."

"Keep it!" snapped Washer, and started for the door.

"Much obliged," returned Johnny cheerfully, and returned to his combination day-book, journal, ledger and diary. "Ashley, I put in four hours' overtime, Monday. Do I enter that on the debit or credit side?"

Loring stifled a snicker.

"I think I'd open a separate account for that," he solemnly advised.

"I say," renewed Washer, returning one pace, "who are some of your prospective stockholders?"

"Close, of the Fourth National, is one; Mr. Courtney is another; Colonel Bouncer is another. I have more."

"Thanks!" snapped Washer. "I'll give you two and a half millions for that property."

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"I'd rather finance the Terminal Hotel. Let me show you a perspective sketch of it, Mr. Washer," and he opened the drawer of his desk.

"You'll have to excuse me," blurted Mr. Washer. "Good day!" and he was gone.

"I didn't know you had Close," commented Loring in surprise. "How did you hypnotize him?"

"Showed him a profit. Mr. Courtney told me last night that Close boosted me yesterday, so I sold him some stock this morning. Say, Loring, how did you square that fifteen thousand attachment?"

"None of your business," said Loring.

Mr. Washer rushed in to see Mr. Close.

"I see you've subscribed for stock in the Terminal Hotel Company," he observed. "To accommodate a client?"

"No, because I thought it would be a good investment," Mr. Close informed him, turning up the edge of a piece of paper and creasing it as carefully as if it had been money. "Of

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course I would not care to have my action influence others."

"Do you think Gamble can fully organize such a company?"

"I think so," stated Mr. Close. "Understand, I do not recommend the investment, and my stock is subscribed only on condition that he obtains his full quota of capital."

"What sort of a man is he?"

"A very reliable young man, I believe," responded Mr. Close, carefully testing an ink-eaten steel pen point to see if it was really time for it to be thrown away. "Of course I could not state Mr. Gamble to be financially responsible, but personally I would trust him. I would not urge or even recommend any one to take part in his projects; but personally I feel quite safe in investing with him, though I would not care to have that fact generally known, because of the influence it might have. Perhaps you had better see some of the other subscribers."

"No, I've seen enough," announced Mr.

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Washer. "Thanks!" and he dashed out of the door.

Ten minutes later he was in Loring's office again.

"Now, name your bottom price for that property," he ordered.

"Two million seven hundred and fifty thousand dollars," obliged Johnny with careful emphasis on each word.

"It's too much money."

"Don't buy it, then," advised Johnny, smiling quite cheerfully.

"Come on; let's close it up," offered Washer resignedly. "I might have to pay more if I waited."

"All right," said Johnny. "It's a bargain, then?"

"It's a bargain — confound it!" agreed Mr. Washer quite affably, now that the struggle was over. "Where do we go?"

"To Mallard & Tyne's office," replied Johnny. "We'll all get together and wind it right up — and Mr. Courtney, Mallard &

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Tyne, the six original owners and myself will all take a piece of your two and three-quarter millions."

"I ought to take a body-guard," grinned Washer; "but I'll chance it. Come on."

While the foregoing was in progress Constance Joy was entertaining Paul Gresham, who had the effrontery to drop in for lunch. Of course the conversation turned to Johnny Gamble. Neither of them could avoid it. They had reached the point where Gresham was angry and Constance was enjoying herself.

"I have great faith in him," she was saying. "He has a wonderful project under way just now."

"And he doesn't care who suffers by it," charged Gresham, furious that she should be so well-informed. "You'll see that he'll involve Courtney's property with some of his old debts."

Constance's eyes widened.

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“Do you think so?” she inquired as quietly as possible.

“Of course he will. His creditors are certain to take advantage of this immediately. I warned Courtney.”

She hastily arose and went into the hall.

“Oh, Aunt Pattie!” she called up the stairs. “Mr. Gresham is here.” Then to Gresham: “You’ll excuse me for a little while, won’t you? Aunt Pattie is coming down.”

Five minutes after Johnny and Mr. Washer had gone, Constance Joy came into Johnny’s office with carefully concealed timidity. Her manner was coldly gracious and self-possessed, and her toilet was perfect; but she carried one ripped glove.

“Is Mr. Loring in?” she asked with perfect assurance and also with suddenly accelerated dignity; for the stenographer was really quite neat-looking—not pretty, you know, but neat.

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"He has just gone out," replied the stenographer with tremendous sweetness. Anybody could look pretty in expensive clothes like Constance Joy's.

There was a moment's hesitation.

"Is Mr. Gamble in?"

The girl smiled quite brightly.

"Mr. Gamble has just gone out," she stated, and smiled again. She was not at all pretty when she smiled — not by any means — neat, though.

"Could you tell me where I would be likely to find Mr. Loring?" asked Constance stiffly.

"Haven't the slightest idea," answered the girl happily, and gave her hair a touch. Ah! there was a rip under her sleeve!

"Do you know where Mr. Gamble has gone?" and Constance was suddenly pleasant through and through.

"Mr. Gamble?" repeated the girl, wondering at the sudden sweetness and suspicious of it. "Oh, Mr. Gamble has gone over to the office of Mallard & Tyne. He's likely to be

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back in a few minutes. He's in and out a great deal, but he seldom stays out of the office long at a time."

"Thank you," said Constance hastily, reflecting that there was a public telephone booth in the drug store on the corner, so she need not inquire the address of Mallard & Tyne.

Mr. Gamble, Mr. Courtney, and Mr. Washer were in Mr. Mallard's private office, with that acutely earnest real estate gentleman, when a boy came in to advise Mr. Gamble that he was wanted on the telephone. Johnny Gamble had never heard the voice of Constance over a thin wire, but he recognized it in an instant; and he hitched his chair six inches closer to the instrument. He gave her a fool greeting, which he tried to remember afterward so that he could be confused about it; but Constance wasted no time in preliminaries.

"Have you any property which could be attached?" she wanted to know.

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“Just at the present minute I have,” he admitted. “I shall have a nominal title in a big building plot, for a day or two — or until the necessary papers can be signed.”

“You mustn’t wait!” she hastily ordered him. “You must get rid of it right this minute.”

“I’ll burn it up if you don’t like it,” he heartily promised her. “What’s the matter with it?”

“It isn’t safe for you to have it an instant. I’ve wasted so much time trying to find Polly or Loring, so that they could warn you, that I haven’t time to explain. Just get rid of it immediately — can’t you?”

“I can do anything you say,” he earnestly informed her, hitching his chair closer. There was only an inch left, but he took that. “You’ll explain to me to-night what all this is about, won’t you?”

“You may come, but you mustn’t ask questions.”

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"I'll be there as soon as I'm through here," he promptly informed her.

"Not so early," she protested, panic-stricken, "I have a caller just now. You must hurry, Mr. Gamble."

"Yes, I will," and he tried to hitch his chair closer. "You're telephoning from the house, then?"

"No-o-o-o!" and he thought he detected a stifled snicker. "I left him with Aunt Pattie and slipped out for a minute."

Him! Him, eh? And she had slipped out to telephone her friend, Johnny, the bit of hot information!

He covered the transmitter with his hand to turn aside and smile. This was a pleasant world after all!

"Many, many thanks!" he jubilated. "I think I'll arrange a little dinner of jollification to-night and hand you the official score. I'll have the colonel, and Mr. Courtney, and Polly, and —"

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"You may call me up and tell me about it as soon as you get that property off your hands," she interrupted him.

"All right," he reluctantly agreed. "You'll come to the dinner, won't you?"

"Well, I have a partial engagement," she hesitated.

"Then you'll come," he exultantly knew.

"Maybe," she replied. "Hurry!"

He declared that he would — but he was talking into a dead telephone.

"I guess I'll hurry," he decided, and stalked into Mallard's room. "Look here, fellows. Can't we cut this thing short?" he suggested. "There's no use in Mr. Courtney's completing his purchase from Mallard & Tyne, or me mine from Mr. Courtney, or Mr. Washer his from me. All that poppycock is just to conceal our profits. What Mr. Washer wants is the ground; and Courtney and I want half a million dollars, besides the eighth of a million Mr. Courtney had already

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invested. Mr. Washer, give Courtney your check for five-eighths of a million — and both Courtney and I will tear up our contracts and give you the pieces. Then you settle with Mallard & Tyne for two and an eighth millions."

"Look here, Courtney, is this a put-up job between you and Gamble?" demanded Washer.

"No," returned Courtney, with that rarely seen smile of his, "it's only the finish of that job you put up on me when you persuaded my friends to drop out of my hotel company."

Washer looked petulant. Johnny Gamble patted him on the shoulder.

"Cheer up," he said — "but hurry. If you don't hurry I'll sell you some stock in my Terminal Hotel Company."

"Give me some papers to sign," ordered Washer, producing his check-book.

Gresham met the colonel and Courtney on

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Broadway in full regalia just as they were turning in at the newest big café to dine that night.

"I'm sorry to tell you, Mr. Courtney, that my warning of this noon was not unfounded," he remarked. "Perhaps, however, you already know it."

"No, I don't," returned Courtney, eyeing the correctly dressed Gresham with some dissatisfaction. "I'm not even sure of what you mean."

"About a certain man with whom you are doing business."

"Oh — Gamble?"

"What's the matter with Gamble?" bristled the colonel.

"Why, Gresham hinted to me this morning that Gamble had financial obligations he could not meet," explained Courtney. "It seems that he met them, however."

"Of course he did!" snorted the colonel.

"I hadn't intended to make the matter public property," stated Gresham with an uncom-

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fortable feeling that he was combating an unassailable and unaccountable prejudice.

"Bless my soul, you're succeeding mighty well!" blurted the colonel. "Now, tell us all you know about my friend Gamble. Out with it!"

"I beg you to understand, Mr. Courtney, that I am inspired by a purely friendly interest," insisted Gresham with very stiff dignity. "I thought it might be of value for you to know — if you were not already informed — that an attachment for fifty thousand dollars upon Mr. Gamble was laid against your Terminal Hotel property this afternoon."

Mr. Courtney paused to consider.

"At what time was this attachment issued?"

"At three-thirty, I was informed."

Mr. Courtney's reception of that important bit of news was rather unusual, in consideration of its gravity. He threw back his head and laughed; he turned to the colonel and, putting his hand upon his old friend's shoul-

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der, laughed again; he put his other hand upon Gresham's shoulder and laughed more. The colonel was a slower thinker. He looked painfully puzzled for a moment — then suddenly it dawned upon him, and he laughed uproariously; he punched his old friend Courtney in the ribs and laughed more uproariously; he punched Gresham in the ribs and laughed most uproariously.

“Why, bless my heart, boy!” he explained for Courtney. “At two-thirty, neither Courtney nor Johnny Gamble owned a penny's worth of interest in the Terminal Hotel site, if that's the property you mean — and of course you do.”

“No,” laughed Courtney. “At that hour we sold it outright to Morton Washer for a cool half-million profit, which my friend Johnny and I divide equally. I saw him make the entry in his book. He has twenty-four hours in which to loaf on that remarkable schedule of his. Johnny Gamble is a wonderful young man!”



"We sold it outright for a cool half-million profit"

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"Who's that's such a wonderful young man?" snapped a jerky little voice. "Johnny Gamble? You bet he is! He skinned me!"

Turning, Courtney grasped the hands of lean little Morton Washer and of wiry-faced Joe Close.

"We're all here now except the youngsters and the ladies," said Courtney. "Possibly they're inside. Coming in, Gresham?"

"No, I think not," announced Gresham, sickly. "Who's giving the party?"

"Johnny Gamble," snapped Washer. "It's in honor of me!"

A limousine drove up just then. In it were sweet-faced Mrs. Parsons — Polly's mother by adoption — Polly, Loring and Sammy Chirp, the latter gentleman being laden with the wraps of everybody but Loring.

Just behind the limousine was a taxi. In it were Aunt Pattie Boyden, Constance Joy and Johnny Gamble. Gresham, who had held a partial engagement for the evening, went to his club instead.

CHAPTER IX

IN WHICH JOHNNY MEETS A DEFENDER OF
THE OLD ARISTOCRACY

JOHNNY, whose sources of information were many and varied, called on a certain Miss Purry the very next morning, taking along Val Russel to introduce him.

“Any friend of Mr. Russel’s is welcome, I am sure,” declared Miss Purry, passing a clammy wedge of a hand to Johnny, who felt the chill in his palm creeping down his spine. “Of the Maryland Gambles?”

“No, White Roads,” replied Johnny cheerfully. Miss Purry’s chiseled smile remained, but it was not the same. “I came to see you about that vacant building site, just beyond the adjoining property.”

Miss Purry shook her head.

“I’m afraid I could not even consider sell-

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ing it without a very specific knowledge of its future." And her pale green eyes took on a slightly deeper hue.

Val Russel stifled a sly grin.

"This was once a very aristocratic neighborhood," he informed Johnny with well-assumed sorrow. "Miss Purry is the last of the fine old families to keep alive the traditions of the district. Except for her influence, the new-rich have vulgarized the entire locality."

"Thank you," cooed Miss Purry. "I could not have said that myself, but I can't hinder Mr. Russel from saying it. Nearly all of my neighbors tried to buy the river-view plot, about which you have come to see me; but I did not care to sell — to them."

Her emphasis on the last two words was almost imperceptible, but it was there; and her reminiscent satisfaction was so complete that Johnny, who had known few women, was perplexed.

"If all the old families had been as care-

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ful the Bend would not have deteriorated," Val stated maliciously, knowing just how to encourage her. "However, the new-comers are benefited by Miss Purry's resolve — particularly Mrs. Sloser. The Slosers are just on the other side of the drive from the vacant property, and they have almost as good a river view as if they had been able to purchase it and build upon it in the first place."

The green of Miss Purry's eyes deepened another tone.

"Mr. Sloser, who is now in Europe, was almost brutal in his determination to purchase the property," she stated with painful repression. "The present Mrs. Sloser is a pretty doll, and he is childishly infatuated with her; but his millions can not buy everything she demands."

Ignorant of social interplay as Johnny Gamble was, he somehow divined that William G. Sloser's doll was the neighborhood reason for everything.

"If you were only certain of what you in-

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tend to build there —" she suggested, to break the helpless silence.

"I have an apartment-house in mind," he told her.

"That would be very large and very high, no doubt," she guessed, looking pleased.

"It's the only kind that would pay," Johnny Gamble hastily assured her. "It would be expensive — no suite less than three thousand a year and nobody allowed to do anything."

"I'll consider the matter," she said musingly.

"What about the price?" asked Johnny, whose mind had been fixed upon that important detail.

"Oh, yes — the price," agreed Miss Purry indifferently; "I've been holding it at two hundred thousand.. I shall continue to hold it at that figure."

"Then that's the price," decided Johnny. "Can't we come to an agreement now?"

"To-morrow afternoon at three," she dryly insisted.

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He saw that she meant to-morrow afternoon at three.

"Can't I arrange with you for a twenty-four-hour option?" he begged, becoming anxious.

"I shall not bind myself in any way," she declared. "To-morrow afternoon at three."

"That's a beautiful piece of property," commented Johnny as they drove by. "By George, the apartment-house will shut those people off from the river!"

"That's the only reason she'd be willing to sell," replied Val. "What set you hunting up this property?"

"The De Luxe Apartments Company intends confining its operations to this quarter. They'll go scouting among the listed properties first—and they may not find this one until I am asking them two hundred and fifty for it."

That afternoon, Johnny, always prompt, was ahead of time at the final committee meeting of the Babies' Fund Fair, but Constance Joy

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did not seem in the least surprised at his punctuality.

"I was in hopes you'd come early," she greeted him. "I want to show you the score board of your game."

"Honest, did you make one?" he asked, half-incredulous of his good fortune, as she led the way into the library; and his eyes further betrayed his delight when she showed him the score board itself.

"See," she pointed out, "you were to make five thousand dollars an hour for two hundred working hours, beginning on April twenty-second and ending May thirty-first."

Johnny examined the board with eager interest. It was ruled into tiny squares, forty blocks long and seven deep.

"I want to frame that when we're through," he said, admiring the perfect drawing.

"Suppose you lose?" she suggested, smiling to herself at his unconscious use of the word "we".

"No chance," he stoutly returned. "I have

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to paste a five-thousand-dollar bill in each one of those blocks."

"You've kept your paste brush busy," she congratulated him, marveling anew at how he had done it, as she glanced at the record which she had herself set down. "I have the little squares crossed off up to two hundred and sixty-five thousand dollars."

"The money's in Loring's bank," he cheerfully assured her. "That pays me up to next Tuesday, May second, at two o'clock. This is two o'clock, Thursday. I have twenty-four working hours to loaf."

"Lazy!" she bantered him. "That isn't loafing time; it's only a safety margin."

Her eagerness about it pleased Johnny very much. When he had his million he intended to ask her to marry him; and it was pleasant to have her, all unaware of his purpose, of course, taking such an acute interest in this big game.

"If a man plays too safe he goes broke," objected Johnny seriously, still intent on the diagram, however. "I notice that none of

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these Sundays or Saturday afternoons have money in them. According to my plan I also allowed for two possible holidays; but why are those two special days left white?"

"Well," hesitated Constance, flushing slightly, "May thirtieth is Decoration Day; and then I allowed for a possible birthday."

"Birthday?" he repeated, perplexed. "Whose?"

"Oh, anybody's," she hastily assured him. "You can move the date to suit. You know you said you weren't going to work on Sundays, evenings, holidays or birthdays."

"I have but one birthday this year, and it comes in the fall," he answered, laughing; then suddenly a dazzling light blinded him. "It's the score keeper's!" he guessed.

In spite of all her efforts to prevent it Constance blushed furiously. "I had intended to give a little party on the nineteenth," she confessed.

"I'm coming!" he emphatically announced. Aunt Pattie Boyden swept into the room,

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and Johnny immediately felt that he had on tight shoes. He had once made a fatal error before Aunt Pattie; he had confessed to having been a voter before he owned a dress suit.

Paul Gresham arrived, and Aunt Pattie was as the essence of violets. Paul, though American-born, was a second cousin of Lord Yawp-ingham. Johnny and Paul sat and inwardly barked at each other. Johnny almost barked outwardly.

Val Russel and Bruce Townley came, and everybody breathed a sigh of relief.

"Well, Johnny," said Val, "I just now saw your newest speculation driving down the Avenue in a pea-green gown and a purple hat."

"I never had a speculation like that," denied Johnny.

"Sounds like a scandal," decided Bruce Townley.

"You might as well tell it, Val," laughed Constance with a mischievous glance at Johnny.

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"It hasn't gone very far as yet," replied Val, enjoying Johnny's discomfort, "but it promises well. Johnny and I called upon a wealthy spinster, away upon Riverside Drive, this morning, ostensibly to buy real estate."

Val, leaning his cheek upon his knuckles with his middle finger upon his temple, imitated Miss Purry's languishing air so perfectly that Aunt Pattie and Gresham, both of whom knew the lady, could see her in the flesh — or at least in the bone.

"‘Ostensible’ is a good word in that neighborhood," opined Gresham lightly. "Were you trying to buy Miss Purry's vacant river-front property?"

Notwithstanding his seeming nonchalance, Gresham betrayed an earnest interest which Constance noted, and she turned to Johnny with a quick little shake of her head, but he was already answering, and she frowned slightly.

Mrs. Follison arrived, and after her the rest of the committee came trooping by twos and

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threes,—a bright, busy, chattering mob which stopped all personal conversation.

Last of all came Polly Parsons, accompanied by Ashley Loring and Sammy Chirp, and by the fluffy little orphan whom she had been keeping in school for the last three years.

“I know I’m late,” declared Polly defiantly; “but I don’t adopt a sister every day. I stopped at Loring’s office to do it, and I’m so proud I’m cross-eyed. Sister Winnie, shake hands with everybody and then run out in the gardens with Sammy.”

Dutifully, Winnie, in her new rôle of sister, shook hands with everybody and clenched their friendship with her wide blue eyes and her ingenuous smile; and, dutifully, Sammy Chirp, laden with her sun-hat and parasol and fan, her vanity box and lace hand-bag, took her out into the gardens, and the proceedings began as they usually did when Polly Parsons arrived. Subcommittees took cheerful and happy possession of the most comfortable locations they could find, and Constance Joy

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walked Ashley Loring out through the side porch.

"There's a very cozy and retired seat in the summer-house," she informed him. "I wish to have a tête-à-tête with you on a most important business matter."

"You may have a tête-à-tête with me on any subject whatsoever," laughed Loring. "I suppose it's about those Johnny Gamble attachments, however."

"It's about that exactly," she acknowledged. "What have you learned of the one for fifty thousand dollars which was attempted to be laid against Mr. Gamble's interest in that hotel property yesterday?"

"Very little," he confessed. "It is of the same sort as the one we discussed the other day."

Constance nodded. "Fraudulent, probably," she guessed.

"I think so myself," agreed Loring. "Trouble is, nobody can locate the Gamble-Collaton books."

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"Perhaps they have been destroyed," mused Constance.

"I doubt it," returned Loring. "It would seem the sensible thing to do; but, through some curious psychology which I can not fathom, crooks seldom make away with documentary evidence."

"Who is helping Mr. Collaton?" asked Constance abruptly after a little silence.

"I do not know," answered Loring promptly, looking her squarely in the eye.

"Some one of our mutual acquaintance," she persisted shrewdly. "Twice, now, attachments have been served on Mr. Gamble when the news of his having attachable property could only have come from our set."

They had turned the corner of the lilac screen and found a little summer-house occupied by Sammy and Winnie, and the low mellow voice of Winnie was flowing on and on without a break.

"It's the darlingest vanity purse I ever saw," she babbled. "Sister Polly bought it

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for me this morning. She's the dearest dear in the world! I don't wonder you're so crazy about her. How red your hand is next to mine! Madge Cunningham says that I have the whitest and prettiest hands of any girl in school — and she's made a special study of hands. Isn't that the cunningest sapphire ring? Sister Polly sent it to me on my last birthday; so now you know what month I was born in. Jeannette Crawley says it's just the color of my eyes. She writes poetry. She wrote some awfully sweet verses about my hair. 'The regal color of the flaming sun', she called it. She's dreadfully romantic; but the poor child's afraid she will never have a chance on account of her snub nose. We thought her nose was cute though. Miss Grazie, our professor of ancient history, said my nose was of the most perfect Greek profile she had ever seen — just like that on the features of Clytie, and with just as delicately formed nostrils. We set the funniest trap for her once. Somebody always told the principal when we were going

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to sneak our fudge nights, and we suspected it was one of the ugly girls — they're always either the sweetest or the meanest girls in school, you know. We had a signal for it, of course — one finger to the right eye and closing the left; and one day, when we were planning for a big fudge spree that night, I saw Miss Grazie watching us pass the sign. There isn't much escapes my eyes. Sure enough, that night Miss Porley made a raid. Well, on Thursday, Madge Cunningham and myself, without saying a word to anybody, stayed in Miss Grazie's room after class and gave each other the fudge signal; and sure enough, that night —"

Constance and Loring tiptoed away, leaving the bewildered Sammy smiling feebly into the eyes of Winnie and floundering hopelessly in the maze of her information.

"I have it," declared Constance. "That lovely little chatterbox has given me an idea."

"Is it possible?" chuckled Loring. "Poor Sammy!"



"She's dreadfully romantic!"

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"He was smiling," laughed Constance. "Here comes the chairman of the floor-walkers' committee."

Gresham, always uneasy in the absence of Constance, who was too valuable a part of his scheme of life to be left in charge of his friends, had come into the garden after them on the pretext of consulting the general committee.

"Do you know anything about the Garfield Bank?" Constance asked Gresham in the first convenient pause.

"It is very good as far as I have heard," he replied after careful consideration. "Are there any rumors out against it?"

"Quite the contrary," she hastily assured him. "It is so convenient, however, that I had thought of opening a small account there. Mr. Gamble transferred his funds to that bank to-day — and if he can trust them with over two hundred and fifty thousand dollars I should think I might give them my little checking account."

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When they were alone again Loring turned to her in surprise.

“I have Johnny’s money in my name. I didn’t know he had opened an account with the Garfield Bank,” he wondered.

“Neither did I,” she laughed. “I told a fib! I laid a trap!”

CHAPTER X

IN WHICH JOHNNY IS SINGULARLY THRILLED
BY A LITTLE CONVERSATION OVER THE TELE-
PHONE

MR. GAMBLE, on his arrival the following afternoon, found Miss Purry very coldly regretful that she had already disposed of her property for a working-girls' home, at a hundred and seventy-five thousand dollars, having made a twenty-five-thousand-dollar reduction by way of a donation to the cause. Johnny drove back into the city rapidly—for he was now only sixteen hours ahead of his schedule. He was particularly out of sorts because Miss Purry had mentioned that the De Luxe Apartments Company had been after the plot. It is small satisfaction to a loser to have his judgment corroborated.

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There was a Bronx project, involving the promotion of a huge exclusive subdivision, which he had hoped to launch; but during his call on Miss Purry that scheme went adrift through the sudden disagreement of the uncertain Wobbles brothers who owned the land. It was a day of failures; and at four o'clock he returned to the office and inscribed, upon the credit side of his unique little day-book, the laconic entry:

“April 28. Two flivvers. \$0.”

Loring, pausing behind him and looking over his shoulder, smiled — and added a climax. “Jacobs attached your account at the Garfield Bank to-day on that fifty-thousand-dollar note.”

“That's my first good laugh to-day,” returned Johnny. “I have no funds there.”

“Gresham thought you had,” said Loring quietly. “A trap was laid to make him think so, and he walked right into it.”

“As soon as I have any place to keep a

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goat I'll get Gresham's," declared Johnny. "So he's really in on it."

"He's scared," stated Loring.

"I hope he's right," returned Johnny. "I do wish they'd let me alone, though, till Thursday, June first."

On Saturday, the twenty-ninth, and on Monday, the first of May, Johnny Gamble was compelled reluctantly to enter "flivvers" against his days' labors; and on Tuesday at two o'clock Constance called him up.

"Guilty!" he acknowledged as soon as he heard her voice. "I'm caught up with my schedule. At four o'clock I'll be ten thousand dollars behind. Everything I touch crawls right back in its shell."

"They'll come out again," she encouraged him. "I didn't call you up, as your score keeper, to tell you that from this hour you will be running in debt to yourself, but that one of your projects has come to life again."

"Which one is that?" he eagerly inquired.

"The property owned by that lady on River-

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side Drive. I see by this morning's paper that the working-girls' home is not to be built. I suppose you already know it, however."

"I overlooked that scandal," he confessed. "Wasn't the building to be ugly enough?"

"This was a little obscure paragraph," she told him. "It was rather a joking item, based upon the fact that there is a great deal of ill feeling among the neighbors, who clubbed together and bought the option to prevent a building of this character from being erected. I'm so glad you didn't know about it!"

Her enthusiasm was contagious. Johnny himself was glad. It seemed like a terrific waste of time to have to wait a month before he could tell her what he thought of her; but he had to have that million!

"You're a careful score keeper," he complimented her. "I'll go right after that property. Does the item say who controls it now?"

"I have the paper before me. I'll read you the names," she returned with businesslike

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preparedness: "Mr. James Jameson-Guff, Mr. G. W. Mason, Mr. Martin Sheats, Mr. Edward Kettle."

"All the neighbors," he commented. "They don't like honest working-girls, I guess. That's a fine crowd of information you've handed me. I ought to give you a partnership in that million."

"You just run along or you'll be too late!" she urged him. "I'll take my commission in the five-thousand-dollar hours you donate to the Babies' Fund Fair. By the way, from whom do you suppose that option was purchased?"

"Gresham?" inquired Johnny promptly and with such a thrill of startled intensity in his tone that Constance could not repress a giggle.

"No, James Collaton," she informed him. "That's all the news. Hurry, now! Report to me, won't you, as soon as you find out whether you can secure the property? I haven't made an entry on my score board since last Wednesday night. Good-by."

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“Good-by,” said Johnny reluctantly; but he held the telephone open, trying to think of something else to say until he heard the click which told him that she had hung up.

Last Wednesday night! Why, that was the night he had given the dinner in celebration of his passing the quarter-of-a-million mark; and after he had taken her home from the dinner she had sat up to rule and mark that elaborate score board! Somehow his lungs felt very light and buoyant.

Collaton, though? How did he get into the deal? Suddenly Johnny remembered Val Russel's joking at the committee meeting. Gresham again!

“Loring, I don't think I can wait till June first to get after the scalps of Gresham and Collaton,” he declared as he prepared to go out. “I want to soak them now.”

James Jameson-Guff, so christened by his wife, but more familiarly known among his associates as Jim Guff, received Johnny with a frown when he understood his errand.

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“You’re too late,” he told Johnny. “We’ve turned the option over to our wives to do with as they pleased. We’re to have a swell yacht club out there now. I think that’s a graft, too!”

“If you get stung again, Mr. Guff, let me know,” offered Johnny, “and I’ll have you a bona fide apartment-house proposition in short order.”

“Nyagh!” observed Mr. Guff.

Johnny dutifully reported to his score keeper the result of his errand and, that evening, to explain it more fully he went out to her house; but he found Gresham there and nobody had a very good time.

On the following morning he saw in the papers that the Royal Yacht Club, a new organization, the moving spirit of which was one Michael T. O’Shaunessy, was to have magnificent headquarters on Riverside Drive—and he immediately went to see Mr. Guff. Mike O’Shaunessy was a notorious proprietor of road houses and “clubs” of shady reputa-

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tion, and there was no question as to what sort of place the Royal Yacht Club would be.

Mr. Guff was furious about it.

"I knew it," he said. "The women have just telephoned me an authorization to send for this Jacobs blackguard and buy back the option."

"Jacobs?" inquired Johnny. "Not Abraham Jacobs?"

"That's the one," corroborated Guff. "Why, do you know him?"

"He is a professional stinger," Johnny admitted. "He stung me, and Collaton helped."

"I've no doubt of it," responded Guff. "It was a put-up job in the first place. By the way, Gamble, you used to be in partnership with Collaton yourself."

"That's true enough," admitted Johnny. "Possibly I'd better give you some references."

"Give them to the women," retorted Guff.

An hour later Johnny telephoned Guff.

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"Did you repurchase the option from Jacobs?" he inquired.

"Yes!" snapped Guff, and hung up.

The facts that the De Luxe Apartments Company was hot after the property and that he himself was now four hours behind his schedule, with nothing in sight, drove Johnny on, in spite of his dismal forebodings.

Mrs. Guff he found to be a hugely globular lady, with a globular nose, the lines on either side of which gave her perpetually an expression of having just taken quinine. In view of her recent experiences she was inclined to call the police the moment Johnny stated his errand, but he promptly referred her to some gentlemen of unimpeachable commercial standing; namely, Close, Courtney, Bouncer and Morton Washer. She coolly telephoned them in his presence and was satisfied.

"You must understand, however," she said to him severely, "the only way in which we will release this option is that nothing but a first-class apartment-house, of not less than ten

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stories in height and with no suites of less than three thousand a year rental, shall be erected."

"I'll sign an agreement to that effect," he promptly promised.

"And how much do you offer us for the property?"

"Two hundred thousand," he returned, making a conservative guess at the amount they must have paid for the two options.

A deepening of the quinine expression told him that he had undershot the mark.

"Two hundred and ten thousand," he quickly amended.

A chocolate-cream expression struggled feebly with the quinine; and Johnny, who could translate the lines of the human countenance into dollars and cents with great accuracy, knew instantly that their two options had cost them thirty thousand dollars, and that he was offering the four ladies a profit of one thousand two hundred and fifty dollars' worth of gowns or diamonds each.

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"That will be the most I can give," he still further amended. "I am prepared to write you a check at any moment."

"I think I can call a meeting at once," she informed him, and did so by telephone.

Mrs. Sheats, who came over presently, was an angular woman who kept the expression of her mouth persistently sweet, no matter what her state of mind might be; and she was very glad indeed that, so long as Miss Purry insisted on permitting a building of any sort to be erected opposite the Sloser residence, they were protecting that estimable lady in her absence by insuring a structure of dignity and class.

Mrs. Kettle, who was a placid lady of mature flesh and many teeth, and who carried ounces upon ounces of diamonds without visible effort, bewailed the innovation that Miss Purry was forcing on them, but felt a righteous glow that, under the circumstances, they were doing so nobly on behalf of Mrs. Sloser.

Mrs. Mason, who was a little, dry, jerky

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woman whose skin creaked when she rubbed it, whose voice scratched and whose whole personality suggested the rasp of saw-filing, was in her own confession actuated by less affectionate motives.

“I’m glad of it!” she snapped. “Mrs. Slosher is always talking about their superb river view and the general superiority of the Slosher location, the Slosher residence, the Slosher everything! I’m glad of it!”

The other ladies felt that Mrs. Mason was very catty.

At four o’clock that afternoon Johnny entered in his book:

“May third. To seven hours — nine hours behind schedule — \$35,000. To Purry speculation, \$210,000.

To offset this was:

“May third. To a chance, \$0.”

CHAPTER XI

IN WHICH JOHNNY EXECUTES SOME EXCEED-
INGLY RAPID BUSINESS DEALS

SITTING tight and watching the hands of his watch go round, with a deficit of five thousand dollars an hour piling up against him, was as hard work as Johnny Gamble had ever done; and yet he knew that, if he succumbed to impatience and went to the De Luxe Apartments Company before they came to him, he would relinquish a fifty per cent. advantage. He saw another day slipping past him, with a total deficit of sixteen hours behind his schedule — or an appalling shortage of eighty thousand dollars — when, at one o'clock on Thursday, the expected happened — and a brisk little man, with a mustache which would have been highly luxuriant if he had not kept it bitten off as closely as he could reach it, dropped in, in-

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quired for Loring, jerked a chair as close to him as he could get it and said, in one breath: "Want to sell your river-view property?"

"Certainly," replied Loring, in whose name the property stood. "Mr. Gamble is handling that for me. Mr. Chase, Mr. Gamble."

Mr. Chase, holding to his chair, jumped up, hurried over to Johnny and once more jerked the chair close up.

"How much do you want for it?" he asked.

"Two hundred and seventy-five thousand."

"Too much. I understand it's restricted to apartment-house purposes alone?"

"Yes."

"Not less than ten stories, and a minimum rental of three thousand dollars a suite?"

"Yes."

"You can't sell it for that price with those restrictions."

"We can build on it," replied Johnny calmly.

"You won't," asserted Mr. Chase with equal conviction. "You bought it to sell. I'll give you two hundred and fifty thousand."

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"No," refused Johnny quite bravely, though with a panicky feeling as he thought of that appallingly swift schedule.

"All right," said Chase. "I'll hold the offer open at that figure for forty-eight hours. I think you'll come to it."

"I doubt it," responded Johnny, smiling; but he was afraid he would.

In less than an hour he received an unexpected call from Mrs. Guff, who was in such secret agitation that she quivered like jelly whenever she breathed.

"Mr. Guff and myself have decided to take Miss Purry's river-view property off your hands, Mr. Gamble," was the glad tidings she conveyed to him, smiling to share his delight. "We can't think of letting that river view slip by us."

"I'm glad to hear it," he announced with gratification, as he thought of Mr. Chase. "Have you secured the consent of your partners in the option to waive the apartment-house requirements?"

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"Oh, no!" she ejaculated, shocked that any one should think that possible. "We have decided to build the apartment-house and to live there."

"To live there!" he repeated, remembering the elaborate Guff residence.

"Yes, indeed!" she enthusiastically exclaimed. "You know the property slopes down to the river beautifully, and exquisite, private, terraced gardens could be built there. We could take the entire lower floor of the apartment building for ourselves, with a private driveway arched right through it; and we could take the first three floors of the rear part for our own use, with wonderful Venetian balconies overlooking the terraces and the river. The remaining apartments would have entrances on the two front corners, leaving us all the effect of a Venetian palace. Don't you think that's clever?"

"It is clever!" he repeated with smiling emphasis, and mentally raising Chase's ultimatum ten per cent.

SOME RAPID BUSINESS DEALS

"I suppose you'll want to charge us more for the property than you paid for it," she suggested with a faint hope that maybe he might not, since he had bought it so recently — and through them.

"That's what I'm in business for," he blandly acknowledged. "I can let you have the property for two hundred and seventy-five thousand dollars."

"How much did you say?" she gasped.

"Two hundred and seventy-five thousand."

"Why, it's an outrage!" she puffed. "You paid only two hundred and ten thousand for it yesterday."

"I'm not telling you its cost to me yesterday, but its value to-day," he reminded her.

Mrs. Guff had helped her husband to his business success in the early days — and she had driven bargains with supply men which had made them glad when she was ill.

"You may keep the property," she wheezed. "Nobody will pay that price — not even William Sloser; and he'll buy anything if his wife

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pouts for it in the ridiculous French clothes she's brought back with her."

"So the Slosers are back?" he guessed, with an understanding, at last, of her agitation.

"They came last night," she admitted, inflating with a multitude of feelings. "The most ungrateful people in the world! So far from being thankful for the time and pains and money we spent to protect them, they're viciously angry and are making threats — positive threats — that they will disgrace the entire neighborhood!"

"Do you refuse this property at two hundred and seventy-five thousand?" Mr. Gamble interestedly wanted to know.

"Certainly I do!" she emphatically declared, positive that no human being would pay that absurd increase in valuation.

"Then the price is withdrawn," he told her; and she left him, puzzling mightily over that last remark.

Johnny Gamble was a man of steady nerves,

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yet even he fidgeted until three o'clock for fear Mr. Slosher would not call him up. At that hour, however, Mr. Slosher called in person, accompanied by his wife. There is no need to describe Mr. Slosher, who was merely an elderly gentleman of much vigor and directness; and it is impossible to describe Mrs. Slosher, who was never twice alike, anyhow, being merely the spirit of a beautiful ever changing youth in a body of beautiful ever changing habiliments.

"What do you want for the river-view property you have just purchased?" Mr. Slosher demanded.

"I don't know," confessed Johnny, laughing. "The valuation is going up so rapidly that I can't keep track of it myself. Mrs. Guff was just in, asking the price."

Mrs. Slosher tapped the toe of a beautiful satin carriage slipper impatiently upon the floor, and a very bright red spot glowed on each cheek; but she did not say a word. She only looked at her husband. Mr. Gamble had

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a queer idea that her mere gaze could, on an occasion like this, burn holes through a cake of ice. Certain it is that Mr. Sloser turned quickly to her — and then, as if he had been galvanized, turned back to Johnny.

“I’ll give you until to-morrow night to secure your highest offer and then I’ll add five per cent. to it,” he stated.

“You understand the restrictions, I suppose?” ventured Johnny.

“Perfectly. My kind neighbors have handed me a ten-story apartment-house, with a minimum rental per suite of three thousand dollars a year. I’m going to build their neighborhood ornament and fill it with high-toned niggers!”

Mrs. Sloser smiled. She was a beautiful young woman. To youth belongs much.

Johnny Gamble, caught amidships, as it were, snorted.

“Well, I don’t live out there,” he said.

Mr. Sloser smiled.

“That is all, I believe,” he announced as he

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assisted Mrs. Sloser to her feet with that punctilious gallantry which defies a younger man to do it better.

At four o'clock Jim Guff called Mr. Gamble on the telephone.

"Hello, Gamble!" he hailed in an entirely new voice. "You're a robber!"

"You flatter me," returned Johnny quite comfortably. "Is there anything I can do for you in that line?"

"A whole lot," replied Guff. "I'll accept the price you gave Mrs. Guff on that river-view site."

"Too late," answered Johnny cheerfully. "I withdrew that offer before Mrs. Guff left the office. Mr. and Mrs. Sloser have been in since then."

Jim Guff's voice cracked as he hastily said:

"I'll meet any offer he makes you and tack a five-thousand-dollar bonus to it."

Johnny called up the De Luxe Apartments Company and secured the ear of Mr. Chase.

"I withdraw my offer of two hundred and

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seventy-five thousand for that river-view property," he stated. "What is the best bid you will make me above that figure?"

"I'm not inclined to scramble for it," immediately claimed Mr. Chase, who was aware at the time that he was telling a point-blank lie.

"Very well, then," said Johnny, wondering how he was to get a definite figure without committing himself. "I'll have to drop you out of my calculations."

"When must you know?"

"To-morrow morning."

"You're bluffing!" charged Mr. Chase scornfully.

"I have two very earnest bidders for the property," insisted Johnny with dignity — and completed his bluff, if Chase cared to regard it that way, by hanging up his receiver.

Before he left the office he entered in his books:

"May 4. Sold; but I don't know who to or at what price. Close to schedule, though."

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He entered the next day in advance:

“May 5. The Babies’ Fund Fair — Holiday. Nothing doing.”

CHAPTER XII

IN WHICH JOHNNY EVEN DOES BUSINESS AT
THE BABIES' FUND FAIR

“**I** WISH I could write poetry,” regretted Johnny, looking across at Constance Joy in the violet booth.

“Why don’t you try it?” asked Polly Parsons, following his gaze and comprehending his desire perfectly, for she, too, was a rabid Constancite.

“I did,” he confessed with a disappointed laugh. “I hadn’t the nerve to be mushy enough, though — and nothing else seems to be real poetry. I got one line that listened like the goods, but I couldn’t match it up: ‘As I lie awake and look at the stars —’ Pretty good start, eh? How do you find a rhyme for it?”

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"You go down through the alphabet," Polly advised him, rather proud to be able to answer him so promptly. "Bars, cars, fars, jars — that way, you know. How I found out is that Sister Winnie writes so much poetry."

"She's a great kid," laughed Johnny. "Where is she?"

"Round here some place, giving orders to Sammy Chirp. Why are you loafing this afternoon? You're supposed to be making five thousand dollars an hour, but I don't see any chance for it here."

"It's a holiday," he retorted. "You're loafing yourself. I see it's on the program that you're to sell a quarter's worth of violets and a smile, for five dollars a throw at the boutonnière booth. Notice how I said boutonnière?"

"You got it out of a book," charged Polly disdainfully. "I called Constance over from the candy booth to take my place because a gray-haired rusher came back seven times to have me pin violets on his coat — and I

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couldn't smile any more. There he goes now. That's his second trip for Constance."

"This is a cruel world. I suppose it would fuss her all up if I dropped him out of a window," Johnny observed wistfully.

"Constance doesn't need help. Just watch her!" And Polly grinned appreciatively as Constance, recognizing and sorting the tottering lady-killer at a glance, took his money, handed him a nosegay and a pin, and returned to the back of the booth to arrange her stock.

A huge blot of orange and a thin streak of lavender paused on the other side of the palms. Johnny wondered to see these two enemies together, but no man could know the satisfaction they took in it.

"The violet booth," read the big blot of orange, adjusting her gold lorgnette to the bridge of her globular nose and consulting her catalogue. "Friday afternoon: Polly Parsons and Mrs. Arthur Follison. That is not Mrs. Follison in the booth, is it?"

"Oh, no, Mrs. Guff!" protested the thin

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streak of lavender in a rasping little lavender voice. "Mrs. Follison, though not a doll-face — indeed, far from it — is of most aristocratic bearing."

"I suppose that person in the booth, then, is the adopted actress," guessed Mrs. Guff. "Any one can tell that's beauty and movement of the professional type."

Johnny looked at Polly with hasty concern, but that young lady was enjoying the joke on Constance and gripped his arm for silence.

"One can quite understand how poor Billy Parsons might become infatuated with her doll-face," returned Miss Purry pityingly, since she was herself entirely free from the crime of doll-facedness; "but that the Parsons should adopt such a common person merely because Billy died before he could marry her was inconsiderate of the rest of our class."

"The artfulness of her!" exclaimed the thick one, lorgnetting the graceful Constance with a fishy eye as the temporary flower girl joyously greeted Ashley Loring and Val Russel

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and Bruce Townley, pinned bouquets upon them and exchanged laughing banter with them.

“ Dreadful ! ” agreed the shocked thin one. “ Those are the very wiles by which doll-faced stage women insnare our most desirable young men.”

Constance looked about just then in search of Polly, and her eyes lighted as they saw Johnny standing with her.

“ Oh, Polly ! ” she called.

“ Coming, Constance ! ” returned the hearty and cheery voice of Polly from just behind the critics.

The ladies in lavender and orange were still gasping when Johnny Gamble passed them with Polly. He had made up his mind about the river-front property.

Loud acclaim hailed Polly and Johnny, for where they went there was zest of life ; and the boys, knowing well that Johnny never wore flowers, made instant way for him at the violet booth.

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"I'll take some blue ones, lady," announced Johnny gamely, intending to wear them with defiance.

"I'll give you the nearest we have, mister," laughed Constance, and promptly decorated him.

Since this was the closest her face and eyes had ever been to him, he forgot to pay her and had to be reminded of that important duty by Polly and all the boys in unison. There was a faint evasive trace of perfume about her, more like the freshness of morning or the delicacy of starlight than an actual essence, he vaguely thought with a groping return to his poetic inclination. He felt the warmth of her velvet cheek, even at its distance of a foot away, and there seemed to be a pulsing thrill in the very air which intervened. For a startled instant he found himself gazing deep down into her brown eyes. In that instant her red lips curved in a fleeting smile — a smile of the type which needs moist eyes to carry its tenderness. It was all over in a flash, only a fragment of

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a second, which seemed a blissful pulsing eternity; and at its conclusion he thought that her finger quivered as it brushed his own, where he held out the lapel of his coat, and her cheek paled ever so slightly — but these were dreams, he knew.

“I’m next, I think,” grated a usually suave voice which now had a decided tinge of unpleasantness; and Paul Gresham, selecting a bunch of violets from the tray, held them out toward Constance, impatient to end the all too pretty tableau.

“Next and served,” Polly briskly told him; and, taking the boutonnière from his fingers, she whisked it into place and pinned it and extracted his money — all apparently in one deft operation.

“Thanks,” said Gresham, blinking with the suddenness of it all and sweeping with a glance of gloomy dissatisfaction, Polly, the bouquet, Constance and Johnny. “I thought you were to be in the caramel booth, Constance.”

“I’m just going back,” she informed him,

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pausing to straighten Johnny's lapel, patting it in place and stepping back to view the result with a critical eye. It seemed to need another coaxing bend and another pat, both of which she calmly delivered.

A handsome passing couple caught Johnny's eye — a keen and vigorous-looking elderly gentleman, and Springtime come among them in the pink and white of apple blossoms — sweet and fresh and smiling; as guileless as the May itself, but competent!

"Excuse me," said Johnny, and tore himself away from the girl whose natural beauty made Mrs. Slosher an exquisite work of art. "Beg your pardon, Mr. Slosher."

Mr. Slosher turned and smiled.

"Hello, Mr. Gamble!" he greeted him, while Mrs. Slosher gave him a bright and cheery little nod. "I played old-fashioned army poker with Colonel Bouncer and Ben Courtney and Mort Washer and Joe Close last night — and the old robbers skinned me out of thirty-two dollars. They spoke of you during the game

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and I guess you could get backing to any amount in that crowd."

"Thanks for the tip," returned Johnny. "I may need it."

"You're going to give us our apartment-house property, aren't you?" Mrs. Sloser knew by his very appearance.

"It's only a matter of closing the deal," Johnny told her with a perfectly justifiable smile which Constance, from a distance, criticized severely. He drew an envelope from his pocket and took from it a paper which he passed to Mr. Sloser.

It was a written offer from the De Luxe Apartments Company for three hundred thousand dollars.

"That makes my offer, then — at five per cent. advance — three hundred and fifteen thousand," figured Sloser. "Is that a bargain?"

Johnny, glancing contentedly about the big inclosure, saw Jim Guff waiting impatiently for a chance to speak with him.

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"It's a bargain," he agreed, and pretty little Mrs. Sloser nodded her head vehemently with innocent joy.

Gresham passed them by and tipped his hat to Mrs. Sloser, including Mr. Sloser in the greeting. A pleasant idea struck Johnny.

"You scarcely intend to build your colored apartment-house under your own name?" he suggested.

"Indeed, no!" laughed Mrs. Sloser happily. "All we wish is the result. We ask for no credit."

"Moreover," warned Mr. Sloser, "I wouldn't care to have my purpose known until after I have sold my own residence. I am a little worried, however, about the detail you suggest. No man of any consequence would injure the good will of his fellows by standing sponsor for such a venture."

"I think I know your man," stated Gamble with pleasant anticipation. "I'll tell you about him if you'll be careful not to let him or anybody else know that I recommended him."

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“ I can figure out sufficient reasons for that,” replied Sloser. “ Is he reliable? ”

“ He can give you security — and I suppose you had better exact it,” advised Johnny. “ He is the man who first secured the option from Miss Purry.”

“ What is his name? ”

“ Collaton,” and Johnny gazed serenely after Gresham.

“ I’ll send for him in the morning,” decided Mr. Sloser.

When Johnny returned to the violet booth he found there Winnie and Sammy Chirp, the latter with all his pockets and both his arms full of Winnie’s purchases and personal belongings, inextricably mixed with similar articles belonging to Polly; and there was a new note of usefulness which redeemed somewhat the feebleness of his smile. Loring was helping Sammy to adjust his burdens; and Winnie, with the aid of the mirror in her vanity box, was trying the effect of violets close to her eyes. Johnny waited patiently for Loring to

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get through and then, despite Polly's protest, dragged him away.

"I've arranged for the first dent in Gresham and Collaton," he announced, and outlined the program which later on was carried out to the letter. "I've fixed to have some valuable property placed in Collaton's name, with Gresham as security. When that is done I want you to go to Jacobs and play a mean trick on him. Make him serve that attachment on Collaton's ostensible property. Collaton, having confessed judgment on the note, can not fight it — and Gresham will have to foot the bill."

Self-contained and undemonstrative as Loring was in public, he, nevertheless, gave way to an uncontrollable burst of laughter which humiliated him beyond measure when he discovered the attention he had attracted.

CHAPTER XIII

IN WHICH JOHNNY BUYS A PRESENT AND HATCHES A SCHEME

JOHNNY, relying like a lost mariner on Polly Parsons and Constance Joy to help him pick out a present for his only mother, approached Lofty's with a diffidence amounting to awe. In that exclusive shop he would meet miles of furbelowed femininity, but he would not have ventured unprotected into those fluffed and billowed aisles for anything short of a penance.

Being a philosopher, however, he kept his mind active in as many other directions as possible, like a child deliberately feasting upon thoughts of Santa Claus though on the way to a promised spanking.

"There's a hoodoo on this block," Johnny

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observed as they were caught in the traffic crush almost in front of their destination.

"Lofty and Ersten must be the hoodooers, then," laughed Polly. "Everybody else has gone away."

Johnny looked at the towering big Lofty establishment, which occupied half the block, and at the dingy little ladies' tailoring shop, down around the other corner, with speculative curiosity. About both, as widely different as they were, there was the same indefinable appearance of prosperity, as if the solid worth from within shone heavily through.

"Lofty's couldn't move and Ersten wouldn't," supplemented Constance.

"Not that Dutchman!" returned Polly, laughing again as she peered into the low dark windows of the ladies' tailoring shop. "I was in the other day, and he told me three times that he would be right there to make my walking frocks for the next thirteen years."

"He was having a quarrel with Mr. Schnitt about the light in the workroom when I was

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in," observed Constance, "but he told me the same thing, in his enjoyable German way, and he seemed almost angry about it."

"That's the extent of his lease," guessed Johnny shrewdly. "They're trying to get it away from him."

"I wonder why," speculated Constance.

"It's as simple as spending money," Johnny announced. "Lofty intends building an extension."

"They won't tear down Ersten's shop," Polly confidently asserted.

"They'll move him in a wheelbarrow some night," Johnny prophesied. "If I could grab his lease I could play a few hours."

Both the girls laughed at him for that speech.

"You'll be gray before the thirty-first of May," warned Polly.

"It turns anybody gray to dig up a million," agreed Johnny. "It's a good guess, though, Polly. I counted seven new white ones this morning."

"That's a strange coincidence," commented

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Constance, with a secretly anxious glance at his hair. "You're just seven hours behind your schedule."

Johnny shook his head.

"That schedule goes round like an electric fan," he soberly declared.

"And there's no switch," Constance reminded him.

"Gresham," Johnny suggested with a smile.

Polly cast a sidelong glance at the pretty cousin into whose family she had been adopted. The subject of Gresham was a painful one; and Johnny felt his blundering bluntness keenly.

"There isn't any Gresham," laughingly asserted Polly. "There never was any Gresham. Let's go to Coney Island to-night."

Both Constance and Johnny gave Polly a silent but sincere vote of thanks.

Willis Lofty, who continued the progressive fortune of his father by prowling about the vast establishment with a microscopic eye, ap-

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proached Polly with more than a shopkeeper's alacrity.

"You promised to send for me to be your clerk the next time you came in," he chided her.

"I didn't come in this time," she gaily returned. "Mr. Gamblé is the customer," and she introduced Constance and the two gentlemen. "Mr. Gamble wants to buy a silk shawl for a blue-eyed mother with gray wavy hair and baby-pink cheeks."

"There are a lot of pretty shawls here," Constance added, "but none of them seems quite good enough for this kind of a mother."

Young Lofty, himself looking more like a brisk and natty college youth who had come in to buy a gift for his own mother than the successful business man he was, glanced at the embarrassed Johnny with thorough understanding.

"I think I know what you want," he said pleasantly; and, calling a boy, he gave him some brief instructions. "We have some

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very beautiful samples of French embroidered silks, just in yesterday, and if I can get them away from our buyer you may have your choice. There's a delicate gray, worked in pink, which would be very becoming to a mother of that description. They're quite expensive, but, I believe, are worth the money."

"That's what I want," stated Johnny. "I understand you're going to build an extension, Mr. Lofty."

The girls gasped and then almost tittered.

Young Lofty ceased immediately to be the suave master of friendly favors and became the harassed slave of finance.

"I don't know where you secured your information," he protested.

"I'm a fancy guesser," returned Johnny with a grin.

"I wish you were right," said Lofty soberly. "We have quietly gained possession of nearly all the property in the block, but we're not quite ready to build, nevertheless."

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"I can finish the sad story," sympathized Johnny. "One granite-headed ladies' tailor threatens to block the way for thirteen years."

Lofty was surprised by the accuracy of his knowledge. "I'd like to borrow your guesser," he admitted.

Johnny and the girls looked at each other with smiles of infantile glee. They were delighted that they had deduced all this while waiting for a traffic Napoleon to blow his whistle.

"Somebody's been telling," surmised Lofty. "The worst of it is, we own the original lease. Father covered the entire block, in fact."

Johnny's thorough knowledge of New York business conditions enabled him to make another good conjecture.

"Your firm has made money too fast," he remarked. "Your father hoped to build in twenty years, and you need to build in seven."

"He provided much better than that," returned Lofty in quick defense of his father's acumen. "He only allowed ten-year leases;

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but the one occupied by Ersten came to him with a twenty-year life on it. We've bought off all the other tenants, at startingly extravagant figures in some cases; but Ersten won't listen."

"Did you rattle your keys?" inquired Johnny, much interested.

"As loudly as possible," returned Lofty, smiling. "I went up three steps at a time until I had offered him a hundred thousand; then I quit. Money wouldn't buy him."

"Then you can't build," innocently remarked Constance.

Willis Lofty immediately displayed his real age in his eyes and his jaws.

"I'll tear down the top part of his building and put a tunnel around him if necessary," he asserted.

"You won't like that any better than Ersten," commented Johnny. "I think I'll have to make another guess for you."

"I like your work," replied Lofty with a smile. "Let's hear it."

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"All right. I guess I'll buy Ersten's lease for you."

"You'll have to find another answer, I'm afraid," Lofty hopelessly stated. "I've had a regiment of real estate men helping me devil Ersten to death, but he won't sell."

"Of course he'll sell," declared Johnny confidently. "You can buy anything in New York if you go at it right. Each deal is like a Chinese puzzle. You never do it twice alike."

"Try this one," urged Lofty. "There's a good commission in it."

"Commission? Not for Johnny!" promptly refused that young man. "I'll buy it myself, and hold you up for it."

"If you come at me too strongly I'll build that tunnel," warned Lofty.

"I'll figure it just below tunnel prices," Johnny laughingly assured him. The gray shawl with the pink relief came up just then, and all four of them immediately bought it for Johnny's sole surviving mother.

CHAPTER XIV,

IN WHICH JOHNNY TRIES TO MIX BUSINESS
WITH SKAT

LOUIS ERSTEN, who puffed redly wherever he did not grayly bristle, met Johnny Gamble half-way. Johnny's half consisted in stating that he had come to see Mr. Ersten in reference to his lease. Mr. Ersten's half consisted in flatly declining to discuss that subject on the premises.

"Here — I make ladies' suits," he explained. "If you come about such a business, with good recommendations from my customers, I talk with you. Otherwise not."

"I'll talk any place you say," consented Johnny. "Where do you lunch?"

"At August Schoppenvoll's," replied Mr. Ersten with no hint of an intention to disclose

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where August Schoppenvoll's place might be. "At lunch-time I talk no business; I eat."

The speculator studied those forbidding bushy brows in silence for a moment. Beneath them, between heavy lids, glowed a pair of very stern gray eyes; but at the outward corner of each eye were two deep, diverging creases, which belied some of the sternness.

"Where do you sleep?" Johnny asked.

"I don't talk business in my sleep," asserted Mr. Ersten stoutly, and then he laughed with considerable heartiness, pleased immensely with his own joke and not noticing that it was more than half Johnny's. After all, Johnny had only implied it; he had said it! Accordingly he relented a trifle. "From four to half-past five, at Schoppenvoll's, I play skat," he added.

"Thank you," said Johnny briskly, and started for the nearest telephone directory. "I'll drop in on you."

"Well," returned Ersten resignedly, "it won't do you any good."

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Johnny grinned and went out, having first made a swift but careful estimate of Ersten's room, accommodations and requirements. Outside, he studied the surrounding property, then called on a real estate firm.

At four-ten he went into the dim little basement wine-room of Schoppenvoll. He had timed this to a nicety, hoping to arrive just after the greetings were over and before the game had begun, and he accomplished that purpose; for, with the well-thumbed cards lying between them and three half-emptied steins of beer on the table, Ersten was opposite a pink-faced man with curly gray hair, whose clothes sat upon his slightly portly person with fashion-plate precision. It was this very same suit about which Ersten was talking when Johnny entered.

"*Na*, Kurzerhosen," he said with a trace of pathos in his guttural voice, "when you die we have no more suits of clothes like that."

"I thank you," returned the flexible soft voice of Kurzerhosen. "It is like the work

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you make in your ladies' garments, Ersten. When you die we shall have no more good walking clothes for our womenfolks."

"And when Schoppenvoll dies we have no more good wine," declared Ersten with conviction and a wave of his hand as Schoppenvoll approached them with an inordinately long-necked bottle, balancing it carefully on its side.

Johnny had drawn near the table now, but no one saw him, for this moment was one of deep gravity. Schoppenvoll, a tall, straight-backed man with the dignity of a major, a waving gray pompadour, and a clean-cut face that might have belonged to a Beethoven, set down the tray at the very edge of the table and slid it gently into place. An overgrown fat boy, with his sleeves rolled to his shoulders, brought three shining glasses, three bottles of *Glänzen Wasser* and a corkscrew.

It was at this most inopportune time that Johnny Gamble spoke.

"Well, Mr. Ersten," he cheerfully observed,

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“I’ve come round to make you an offer for that lease.”

Mr. Ersten, his gnarled eyebrows bent upon the sacred ceremony about to be performed, looked up with a grunt — and immediately returned to his business. Mr. Kurzerhosen glanced round for an instant in frowning appeal. Mr. Schoppenvoll paid no attention whatever to the interruption. He gave an exhibition of cork-pulling which a watchmaker might have envied for its delicacy; he poured the tall glasses half-full of the clear amber fluid and opened the bottles of *Glänzen Wasser*. The three friends, Schoppenvoll now sitting, clinked their steins solemnly and emptied them. Ersten wiped the foam from his bristling gray mustache.

“About that lease I have nothing to say,” he told Johnny, fixing a stern eye upon him. “I will not sell it.”

The other gentlemen of the party looked upon the stranger as an unforgivable interloper.

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"I'm prepared to make you a very good offer for it," insisted Johnny. "I have a better location for you, not half a block away, and I've taken an option on a long-time lease for it."

The stolid boy removed the steins. The three gentlemen poured the *Glänzen Wasser* into their wine.

"I will not sell the lease," announced Ersten with such calm finality that Johnny apologized for the intrusion and withdrew.

As he went out, Ersten and Kurzerhosen and Schoppenvoll, in blissful forgetfulness of him, raised their glasses for the first delicious sip of the *Rheinthränen*, of which there were only two hundred and eighty precious bottles left in the world.

Outside, Johnny hailed a passing taxi. He called on Morton Washer, on Ben Courtney, on Colonel Bouncer, and even on Candy-King Sloser; but to no purpose. Finally he descended upon iron-hard Joe Close.

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"Do you know anybody who knows Louis Ersten, the ladies' tailor?" he asked almost automatically.

"Ersten?" replied Close unexpectedly. "I've quarreled with him for thirty years. He banks with me."

"Start a quarrel for me," requested Johnny. "I've been down to look him over. I can do business with him if he'll listen."

Close smiled.

"I doubt it," he rejoined. "Ersten has just lost the coat cutter who helped him build up his business, and he's soured on everything in the world but Schoppenvoll's and skat and *Rheinthränen*."

"Could I learn to play skat in about a day?" inquired Johnny.

"You have no German ancestors, have you?" retorted Close.

"No."

"Then you couldn't learn it in a thousand years!"

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"I have to find his weak spot," Johnny persisted. "If you'll just make him talk with me I'll do the rest."

Close shook his head and sighed.

"I'll try," he agreed, "but I feel about as hopeful as I would be of persuading a bull to sleep in a red blanket."

Johnny had caught Close as he was leaving his club for home, and they went round immediately to Schoppenvoll's. At exactly five-thirty Ersten emerged from the wine-room with Kurzerhosen.

"Hello, Louis!" hailed the waiting Close. "Jump into the taxi here, and I'll take you down to your train."

Ersten and Kurzerhosen looked at each other.

"Always we walk," declared Ersten.

"There's room for both of you," laughed Close, shaking hands with Kurzerhosen.

Ersten sighed.

"Always we walk," he grumbled, but he climbed in.

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When they were started for the terminal Ersten leaned forward, with his bushy brows lowering, and glared Close sternly in the eye.

"I will not sell the lease!" he avowed before a word had been spoken.

"We know that," admitted Close; "but why?"

Ersten hesitated a moment.

"Oh, well; I tell you," he consented with an almost malignant glance in the direction of Johnny. "All my customers know me in that place."

"Your customers would find you anywhere," Close complimented him.

"Maybe they do," admitted Ersten. "My cousin, Otto Gruber, had a fine saloon business. He moved across the street — and broke up."

"It was not the same," Close assured him. "In saloons, men want to feel at home. In your business, your customers come because they get the best — and they care nothing for the shop itself."

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"They like the place," asserted Ersten. "I've made a good living there for almost forty years. Why should I move?"

"Because you would be nearer Fifth Avenue," Johnny ventured to interject, and spoke to the chauffeur, who drew up to the curb. "This is the place I have in mind, Mr. Ersten."

"They come to me where I am," insisted Ersten, refusing to look, with unglazed eyes.

"You have no such show-windows," persisted Johnny.

"My customers know my goods inside."

"There's a big light gallery—twice the size of your present workrooms."

Ersten's cheeks suddenly puffed and his forehead purpled, while every hair on his head and face stuck straight out.

"My workroom is good enough!" he exploded. "I told it to Schnitt!"

"Is Schnitt your coat cutter?" asked Johnny, remembering what Constance and Close had said.

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Ersten glowered at him.

"He was. Thirty-seven years he worked with me; then he tried to run my business. He is gone. Let him go!"

"He objected to the light in the workroom, didn't he?" went on the cross-examiner, carefully piecing the situation together bit by bit.

"He could see for thirty-seven years, till everybody talks about moving; then he goes crazy," blurted Ersten.

"Won't you look at this place?" he was urged. "Let me show it to you to-morrow."

"I stay where I am," sullenly declared Ersten, still angry. "We miss my train."

Close told the driver to go on. Before Ersten alighted at the terminal, Johnny made one more attempt upon him.

"If a majority of your best customers insisted that they liked the new shop better would you look at the other place?" he asked.

"My customers don't run my business either!" he puffed.

"Good-by," stated Mr. Kurzerhosen, who

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had been looking steadily at the opposite side of the street throughout the journey. "I thank you."

Close stared at Johnny in silence for a moment after their guests had gone.

"I told you so," he said. "You'll have to give him up as a bad job."

"He's beginning to look like a good job," asserted Johnny. "He can be handled like wax, but you have to melt him. Schnitt's the real reason. Do you know Schnitt?"

"I am happy to say I do not," laughed Close. "One like Ersten is enough."

"Somebody must lead me to him," declared Johnny. "I'm going to see Schnitt in the morning. I'd call to-night if I didn't have to be the big works at a Coney Island dinner party."

"I don't see how Schnitt can help you," puzzled Close.

"He's the tack in the tire. I can see what happened as well as if I had been there. Ersten knew he ought to move. Lofty tried to

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buy him and Schnitt tried to force him. Then he got his Dutch up. Schnitt left on account of it. Now Ersten won't do anything."

"You can't budge him an inch," prophesied the banker. "I know him."

"I'll coax him," stated Johnny determinedly. "There's a profit in him, and I have to have it!"

CHAPTER XV

IN WHICH WINNIE CHAPERONS THE ENTIRE PARTY TO CONEY ISLAND

AT the last minute, Aunt Pattie Boyden fortunately contracted a toothache — and the Coney Island party was compelled to go unchaperoned. They tried to be regretful and sympathetic as the six of them climbed into the big touring car, but Ashley Loring found them a solace.

“Never you mind,” he soothed them — “Polly will chaperon us.”

“You’ve lost your address book,” declared that young lady indignantly. “Polly Parsons is not the person you have in mind. I’ll be old soon enough without that! The chaperon of this party is my adopted sister, Winnie.”

“Oh, fun!” accepted the nominee with delight. “We had a course in that at school.”

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And Winnie, in all the glory of her fluffy youthfulness, toyed carefully with the points of her Moorish collar. "I was elected chaperon of the Midnight Fudge Club, and the girls all said that I fooled Old Meow oftener than anybody!"

Thereafter there was no lull in the conversation; for Winnie, once started on school reminiscences, filled all gaps to overflowing; and Sammy Chirp, he of the feeble smile, whose diffidence had denied him the gift of language, gazed on her in rapt and happy stupefaction.

Meanwhile, Johnny Gamble found himself gazing as raptly at Constance until the chaperon, in a brief interlude between reminiscences, caught him at it. She reached over and touched him on the back of the hand with the tip of one soft pink finger. Immediately she held that finger to her right eye and closed her left one, and Johnny felt himself blushing like a school-boy.

There was a trace of resentment in his em-

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barrassment, he found. The strain of being compelled to make a million dollars, before he could tell this only desirable young woman in the world that he loved her, was beginning to oppress him. He wanted to tell her now; but it was a task beyond him to ask her to forfeit her own fortune until he could replace it by another. Times were hard, he reflected.

He was now twelve hours behind his schedule and possessed of sixty thousand dollars less than he should have. At nine o'clock tomorrow morning that deficit would begin to pile up again at the rate of five thousand dollars an hour. By comparison their auto seemed slow, and he spoke to the driver about it. How well Constance Joy was in sympathy with him and followed his thought, was shown by the fact that she heartily agreed with him, though they were already exceeding the Brooklyn speed limit.

"I not only want to be the chaperon but the dictator of this tour," declared Winnie when they alighted at the big playground. "I've

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never been here before, and I don't want anybody to tell me anything I'm going to see."

"It's your party," announced Johnny promptly. "Let's be plumb vulgar about it." And he thrust a big roll of bills into her hands.

"You're a darling!" she exclaimed, her eyes glistening with delight. "May I kiss him, girls?"

"Ask Johnny," laughed Polly, but Johnny had disappeared behind the others of the party.

It took Winnie five minutes to chase him down, and she caught him, with the assistance of Constance, in the thickest crowd and in the best-lighted space on Surf Avenue, where Constance held him while he received his reward.

"It's a new game," Johnny confessed, though blushing furiously. "I'll be 'it' any time you say."

"Once is enough," asserted Winnie, entirely unruffled. "Your face is scratchy. Come on, you folks; I'm going to buy you a dinner." And, leading the way into the first likely-look-

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ing place, she ordered a comprehensive meal which started with pickles and finished with pie.

Her party was a huge success, for it laughed its way from one end of Coney to the other. It rode on wooden horses; on wobbling camels; in whirling tubs; on iron-billowed oceans; down trestled mountains; through painted caves — on everything which had rollers, or runners, or supporting arms. It withstood shocks and bumps and dislocations and dizziness — and it ran squarely into Heinrich Schnitt!

Three tables, placed end to end at the rail of a Shoot-the-Chutes lake, were required to accommodate Heinrich Schnitt's party. First, there was Heinrich himself, white as wax and stoop-shouldered and extremely clean. At the other end of the table sat Mama Schnitt, who bulged, and always had butter on her thumb. To the right of Heinrich sat Grossmutter Schnitt, in a black sateen dress, with

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her back bowed like a new moon and her little old face withered like a dried white rose.

Next sat young Heinrich Schnitt and his wife, Milly, who was very fashionable and wore a lace shirt-waist — though she was not so fashionable that she was ashamed of any of the rest of the party.

Between young Heinrich and Milly sat their little Henry and little Rosa and little Milly and the baby, all stiffly starched and round-faced and red-cheeked. Besides these were Carrie, whose husband was dead; and Carrie's Louis; and Willie Schnitt with Flora Kraus, whom he was to marry two years from last Easter; and Lulu, who was pretty, and went with American boys in the face of broken-hearted opposition.

In front of each member of the party — except the baby — was a glass of beer and a "hot dog", and down the center of the long table were three pasteboard shoe boxes, full of fine lunch, flanking Flora Kraus' fancy basket

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of potato salad and fried chicken, as well prepared as any those Schnitts could put up.

It was Constance who, walking quietly with Johnny, discovered Heinrich Schnitt in the midst of his throng and casually remarked it.

"There's the nice old German who cuts my coats," she observed.

"Schnitt!" exclaimed Johnny, so loudly that she was afraid Schnitt might hear him. "Let me hear you talk to him."

She looked at him in perplexity for a moment.

"Oh, yes; the lease," she remembered. "I'll introduce you and you can ask him about it."

"Don't mention it!" hastily objected Johnny. "You may introduce me, but you do the talking."

"All right, boss," she laughingly agreed, and turned straight over to the head of the Schnitts' table, where she introduced her companion in due form.

"I want my walking suit," she demanded.



“ I want my walking suit ”

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Heinrich's face had lighted with pleasure at the sight of Constance, but there was a trace of sadness in his voice.

"You must tell Louis Ersten," he politely advised her.

"I did," protested Constance. "He's holding it back on account of the coat, and that's your affair."

"It is Louis Ersten's," insisted Heinrich with dignity. "I have retired from business."

"You don't mean to say you've left Ersten?" returned Constance in surprise.

"I have retired from business," reiterated Heinrich.

"Ersten wouldn't give papa enough room," broke in Mama Schnitt indignantly, "so he quits, and he don't go back till he does."

"So I don't ever go back," concluded Heinrich.

"Well, we got enough that papa don't have to work any more," asserted Mama Schnitt with proper pride and a glance at Flora Kraus;

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“but he gets lonesome. That’s why we make him come down to Coney to-day and enjoy himself. He was with Louis Ersten thirty-seven years.”

A wave of homesickness swept over Heinrich.

“I take it easy in my old days,” he stoutly maintained, but with such inward distress that, without a protest, he allowed the waiter to remove his half-emptied glass of beer.

“I’m glad you can take it easy,” declared Constance, “but Ersten’s customers will miss you very much — and I am sure Ersten will, too.”

“We worked together thirty-seven years,” said Schnitt wistfully.

“I’m sure it’s only obstinacy,” commented Constance when she and Johnny had rejoined their party. “Why, Mr. Schnitt and Mr. Ersten have grown up together in the business, and they seemed more like brothers than anything else. I’d give anything to bring them together again!”

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"I'll ask you for it some time," asserted Johnny confidently.

He caught a flash of challenge in her eyes and realized that he was moving faster than his schedule would permit.

"I'm going to bring them together, you know," he assured her in confusion.

"I do hope so," she demurely replied.

"We're wasting an awful lot of time!" called Winnie. "The Canals of Venice! We haven't been in this." And she promptly bought six tickets.

In the bustle of taking boats an officious guard succeeded, for the thousandth time that day, in the joyful duty of separating a party; and Constance and Johnny were left behind to enjoy the next boat all to themselves.

It was dim and cool in there — all narrow gravity canals, and quaint canvas buildings, and queer arches, and mellow lights, with little dark curves and long winding reaches, and a restfulness almost like solemnity.

It was the first time Johnny had been in

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such close companionship with Constance as this strange isolation gave them, and he did not know what to say. After all, what was the use of saying? They were there, side by side, upon the gently flowing water, far, far away from all the world; and it would seem almost rude to break that bliss with language, which so often fails to interpret thought.

Constance's hand was drooping idly across her knee and, by an uncontrollable impulse, Johnny's hand, all by itself, slid over and gently clasped the whiter and slenderer one. It did not draw away; and, huddled up on their low narrow seat, bumping against the wooden banks and floating on and on, they cared not whither, they stared into oblivion in that semi-trancelike condition that sometimes accompanies the peculiar state in which they found themselves.

"Oh-ho-o-o-o!" rang the clear voice of Winnie from a parallel canal just behind them.

Constance, flushing violently, attempted to jerk her hand away; but Johnny, animated by

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a sudden aggressiveness, clasped it tightly and held it — captive — up to view.

At that interesting moment another sharp turn in the canal brought them face to face with an approaching boat in which were Paul Gresham and Jim Collaton!

“I said it was a girl,” charged Collaton, studying the green pallor of Gresham’s face with wondering interest as they stepped out into the glare of the million electric bulbs.

“That is not a topic for you to discuss,” returned Gresham, looking up the brilliantly lighted board walk around the bend of which Johnny Gamble, with Constance on one arm and Winnie on the other, was gaily following Polly, that young lady being escorted by the attentive Loring and the submissive Sammy.

“That’s what you said before,” retorted Collaton, his eyebrows and lashes even more invisible in this illumination than in broad daylight. “It’s time, though, for a showdown. You drag me into dark corners and talk over

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schemes to throw the hooks into Johnny Gamble — and I tell you I'm afraid of him!"

"You're mistaken," asserted Gresham dryly. "It was I who told you that you were afraid of him."

"I admitted it all right," sulkily answered Collaton. "He's awake now, I tell you; and he's not a safe man to fool with. He turned our last trick against us, and that's enough hint for me."

"Your trick, you mean," corrected Gresham.

"Our trick, I said!" insisted Collaton, suddenly angry. "Look here, Gresham, I won't stand any monkey business from you! If there's ever any trouble comes out of this you'll get your share of it, and don't you forget it! You've had me lay attachments against the Gamble-Collaton Irrigation Company on forged notes. Since I had nothing, Johnny paid them, because he was square. The last attachment, though — for fifty thousand — he held off until I got that Sloser

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Apartment scheme in my own name, and turned it against me; and you had to pay it, because you had stood good for me."

"What difference does that make to you?" demanded Gresham. "It was my own money and I got it back."

"It makes just this much difference," explained Collaton: "Gamble and Loring are busy tracing all these transactions; and when they find out anything it will be fastened on me, for you never figure in the deals. You even try to avoid acknowledging to me that you have anything to do with them."

"You get all the money," Gresham reminded him.

"That's why I know you're framing it up to let me wear the iron bracelets if anything comes off. Now you play square with me or I'll hand you a jolt that you won't forget! There's a girl responsible for your crazy desire to put my old partner on the toboggan — and that was the girl. You see I happen to know all about it."

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Gresham considered the matter in silence for some time, and Collaton let him think without interruption. They sat down now at one of the little tables and Collaton curtly ordered some drinks.

"It's a very simple matter," Gresham finally stated. "My father was to have married Miss Joy's aunt but did not. When the aunt came to die she left Miss Joy a million dollars, but coupled with it the provision that she must marry me. That's all."

"It's enough," laughed Collaton. "I understand now why Johnny Gamble wants to make a million dollars. As soon as he gets it he'll propose to Miss Joy, she'll accept him and let the million slide. Who gets it?"

"Charity."

"Why, Gresham, I'm ashamed of you!" Collaton mocked. "The descendant of a noble English house is making as sordid an affair of this as if he were a cheese dealer! I have the gift of second sight and I can tell you just what's going to happen. Johnny Gamble



"You play square with me!"

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will make his million dollars — and I'm for him. He'll marry Miss Joy — and I'm for her. That other million will go to charity — and I'm for it. I hope they all win!"

"You're foolish," returned Gresham, holding his temper through the superiority which had always nettled Collaton. "You like money and I'm showing you a way to get it from Johnny Gamble."

The waiter brought the drinks. Collaton paid for them, tossed off his own and rose.

"I've had all of that money I want," he declared. "Whatever schemes you have in the future you will have to work yourself, and whatever trouble comes of it you may also enjoy alone — because I'll throw you."

"You would find difficulty in doing that," Gresham observed with a smile. "I fancy that, if I were to send the missing books of the defunct Gamble-Collaton Irrigation Company to Mr. Gamble, you would be too busy explaining things on your account to bother with my affairs to any extent."

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"I was in jail once," Collaton told him with quiet intensity. "If I ever go again the man who puts me there will have to go along, so that I will know where to find him when I get out. Good-by."

"Wait a minute," said Gresham. "Your digestion is bad or else you made a recent winning in your favorite bucket-shop. Now listen to me: Whatever Johnny Gamble's doing at the present time is of no consequence. Let him go through with the deal he has on and think he has scared you off. I'll only ask you to make one more attempt against him. That's all that will be necessary, for it will break him and at the same time destroy Miss Joy's confidence in him. He has over a third of a million dollars. We can get it all."

"Excuse me," refused Collaton. "If I ran across Johnny Gamble's pocket-book in a dark alley I'd walk square around it without stopping to look for the string to it."

Gresham rose.

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"Then you won't take any part in the enterprise?"

"Not any," Collaton assured him with a wave of negation. "If Johnny will let me alone I'll let him alone, and be glad of the chance."

Later, Gresham saw Johnny come back and speak to Heinrich Schnitt; but he had no curiosity about it. Whatever affairs Johnny had in hand just now he might carry through unmolested, for Gresham was busy with larger plans for his future undoing.

CHAPTER XVI

IN WHICH JOHNNY PLANS A REHEARSAL
BETWEEN OLD FRIENDS

JOHNNY GAMBLE was waiting at the store when Louis Ersten came down the next morning. Mr. Ersten walked in with a portentous frown on his brow and began to take off his coat as he strode back toward the cutting room. He frowned still more deeply as Johnny confronted him.

"Again!" he exclaimed, looking about him in angry despair as if he had some wild idea of calling a porter. "First it's Lofty; then it's some slick real estate schemer; then it's you! I will not sell the lease!"

"I won't say lease this time," Johnny hastily assured him.

"Then that is good," gruffly assented Ersten with a trace of a sarcastic snarl.

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"Heinrich Schnitt," remarked Johnny.

That name was an open sesame. Louis Ersten stopped immediately with his coat half-off.

"So-o-o!" he ejaculated, surprised into a German exclamation that he had long since deliberately laid aside. "What is it about Heinrich?"

"I saw him at Coney Island last night. He doesn't look well."

"He don't work. It makes him sick!" Ersten's voice was as gruff as ever; but Johnny, watching narrowly, saw that he was concerned, nevertheless.

"His eyes are bad," went on Johnny, "but I think he would like to come back to work."

"Did he say it?" asked Ersten with a haste which betrayed the eagerness he did not want to show.

"Not exactly," admitted Johnny, "but if he knew that he could have a workroom where there is a better light I know he would like to come. His eyes are bad, you know."

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"I said it makes him sick not to work," insisted Ersten. "If he wants to come he knows the way."

"His job's waiting for him, isn't it?"

"In this place, yes. In no other place. I don't move my shop to please my coat cutter—even if he is the best in New York and a boy that come over from the old country with me in the same ship, and his word as good as gold money. It's like I told Heinrich when he left: If he comes back to me he comes back here—in this place. Are his eyes very bad?"

"Not very," judged Johnny. "He must take care of them though."

"Sure he must," agreed Ersten. "We're getting old. Thirty-seven years we worked together. I stood up for Heinrich at his wedding and he stood up for me at mine. He's a stubborn *assel!*"

"That's the trouble," mused Johnny. "He said he wouldn't work in this shop any more."

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"Here must he come — in this place!" reiterated Ersten, instantly stern; and he walked sturdily away, removing his coat.

Johnny found Heinrich Schnitt weeding onions, picking out each weed with minute care and petting the tender young bulbs through their covering of soft earth as he went along. Mama Schnitt, divided into two bulges by an apron-string and wearing a man's broad-brimmed straw hat, stood placidly at the end of the row for company.

"Good morning, Mr. Schnitt," said Johnny cheerfully. "I have just come from Ersten's. He wants you to come back."

"Did he say it?" asked Heinrich with no disguise of his eagerness.

"Not exactly," admitted Johnny, "but he said that you are the best coat cutter in New York and that your job's waiting for you."

"I know it," asserted Heinrich. "Is he going to move?"

"Not just yet," was the diplomatic return. "He will after you go back to work, I think."

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"I never work in that place again," announced the old man with a sigh. "I said it."

"That shop isn't light enough, is it?" suggested the messenger.

"There is no light and no room," agreed Heinrich.

"Your eyes began to give out on you, didn't they?"

Heinrich straightened himself and his waxen-white face turned a delicate pink with indignation.

"My eyes are like a young man's yet!" he stoutly maintained.

"You don't read much any more," charged Mama Schnitt.

"My glasses don't fit," he retorted to that.

"You changed them last winter," she insisted. "Now, papa, don't be foolish! You know your eyes got bad in Louis Ersten's dark workroom. You never tell lies. Say it!"

Heinrich struggled for a moment between his pride and his honesty.

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"Well, maybe they ain't just so good as they was," he admitted.

"That's what I told Ersten," stated Johnny. "He's worried stiff about it! I think he'll move so you have a lighter workroom if you go back."

"When he moves I come."

"He won't move till you do."

"Then there is nothing," concluded Schnitt resignedly, and stooped over to pull another weed. "Mama, maybe Mr. Gamble likes some of that wine Carrie's husband made the year he died."

"*Ja voll*," assented Mamma Schnitt heartily, and toddled away to get it.

"I'll fix it for you," offered Johnny. "You go to Ersten and say you will come back; then Ersten will get a new place before you start to work."

Heinrich straightened up with alacrity this time, his face fairly shining with pleasure.

"I do that much," he agreed.

"Good!" approved Johnny. "You want

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to be careful what you say, though, for Ersten is stubborn."

"He is stubborn like a mule," Schnitt pointed out with sober gravity.

"You must say you have come back to work in that place."

"I'll never do it!" indignantly declared Heinrich, his face lengthening.

"Certainly not," agreed Johnny hurriedly. "You tell him you want a month to rest up your eyes."

"I don't need it!" protested Heinrich.

"You only say that so you won't have to work in that shop, but, never mind, I'll fix it so he offers it," patiently explained Johnny, and proceeded to make it perfectly plain. "You say that you have come back to work. Don't say another word."

"I have come back to work," repeated Schnitt.

"Then Ersten will ask you: 'In this place?' You say: 'Yes.'"

Heinrich began to shake his head vigor-

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ously, but Johnny gave him no chance to refuse.

"You say: 'Yes'!" he emphatically insisted. "Ersten will tell you to take a month off to rest your eyes."

Again Heinrich started to shake his head, and again Johnny hurried on.

"You say: 'Thank you'," he directed; "then you go away. Before your month is up, Ersten will send for you in a new shop!"

"Will he promise it?"

"No," confessed Johnny. "I promised it but Ersten will do it."

Heinrich pondered the matter long and soberly.

"All right; I try it," he agreed.

"Three cheers!" said Johnny with a huge sigh of relief. "I'll be back after you in about an hour." And he reluctantly paused long enough to drink some of the wine which Carrie's husband helped to make. It was probably good wine.

Ersten was in the cutting room when Johnny

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again arrived at the store, and a clerk took his name up very dubiously. The clerk returned, smiling with extreme graciousness, and informed the caller that he was to walk straight back. Johnny found Ersten in spectacles and apron, with a tape-line round his neck and a piece of chalk in his hand, and wearing a very worried look, while all the workmen in the room appeared subdued but highly nervous.

“Did you see him?” Ersten asked immediately.

“He is anxious to come back,” Johnny was happy to state.

“When?” This very eagerly.

“To-day.”

Ersten took his apron and the tape and threw them on a table with a slam.

“I invite you to have a glass of *Rhein-thränen*,” he offered.

“Thanks,” returned Johnny carelessly, not quite appreciating the priceless honor. “I’ll have Mr. Schnitt here in an hour, but you must

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be careful what you say to him. He is stubborn."

"Sure, I know it," impetuously agreed Ersten. "He is an old *assel*. What is to be said?" Johnny could feel the nervous tension of the room lighten as Ersten walked out with him.

"It will be like this," Johnny explained: "Schnitt will come in with me and say: 'I have come back to work.'"

"In this place?" demanded Ersten.

"Ask him that. He will say: 'Yes.'"

"Will he?" cried Ersten, unable to believe his ears.

"That's what he will say—but he won't do it."

"What is it?" exploded the shocked Ersten. "You say he says he will come back to work in this place, but he won't do it! That is foolishness!"

"No, it isn't," insisted Johnny. "Now listen carefully. Schnitt says: 'I have come back to work.' You say: 'In this place?'"

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Schnitt says: 'Yes.' Then you tell him that he must take a month to rest up his eyes."

"But must I do his coat cutting for a month yet?" protested the abused Ersten. "Nobody can do it in New York for my customers but Heinrich Schnitt and me."

"It may not be a month. Just now he might take some of your more important work home, where the light is better. That would be working for you in this place."

"Well, maybe," admitted Ersten puffing out his cheeks in frowning consideration.

Johnny held his breath as he approached the crucial observation.

"By the time his eyes are rested you may have a better shop for the old man to work in."

Ersten fixed him with a burning glare.

"I see it!" he ejaculated. "You put this job up to make me sell my lease!"

Johnny looked him in the eye with a frank smile.

"Of course I did," he confessed. "I didn't know either you or Schnitt until yesterday."

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Ersten knit his bristling brows, but presently grinned.

"You're a smart young man," he complimented. "But I don't promise Schnitt I move."

"Certainly not," agreed the smart young man, and mopped his brow. The fight was won! "Here is exactly what you must say" — and he went patiently over the entire dialogue again, word by word.

Ersten listened carefully with frowns at some parts.

"Well, I try it," he dubiously promised.

They were in front of Schoppenvoll's now; and Johnny, noting Ersten's fretfulness, proved himself a keen student of psychology by suggesting: "I'm thirsty for that special drink of yours, Ersten; but suppose we put it off till after I've brought Schnitt."

"Oh, well, if you say so," returned Ersten with poorly assumed indifference.

"It's as fine as a frog's feather!" Johnny assured Heinrich Schnitt half an hour later.

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“Will he move?” asked Heinrich.

“Yes, but you mustn’t say anything about it.”

“Well, I like to know it,” returned Heinrich with proper caution.

“I have his promise,” asserted Johnny.

“Then he moves,” declared Heinrich, fully satisfied.

The mediator conveyed Heinrich to Ersten’s with much the same feeling that he would have endured in carrying a full plate of soup — and he had that feeling all through the conference.

“Hello, Heinrich!” greeted Ersten with indifference.

“Hello, Louis!” returned Schnitt with equal nonchalance; then he assumed a rigid pose and recited: “I have come back to work.”

“In this place?” asked Ersten, with parrot-like perfection.

A lump came into Heinrich Schnitt’s throat. He struggled with that lump, but the simple word “Yes” would not come.

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"I say yes; but I don't —"

Johnny jerked him violently by the sleeve.

"He said 'Yes'," he informed Ersten.

"Well, maybe," Ersten was decent enough to admit.

There was an uncomfortable pause in which the two men evinced a slight disposition to glare at each other.

"Mr. Schnitt's eyes are bad," suggested Johnny hopefully.

"My eyes are like a young man's!" asserted Schnitt, his pride coming uppermost.

"He needs a month to rest them," insisted the buffer, becoming a trifle panic-stricken; and he tapped the sole of Ersten's shoe with his foot.

"Must it take a month, Heinrich?" implored Ersten, taking the cue.

"Well, how soon you move?" inquired Schnitt.

"I don't promise I move!" flared Ersten.

"I never come back —"

"Till his eyes are better," hastily inter-

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rupted Johnny. "Look here, you fellows! You're balling up this rehearsal! Now let's get together. Schnitt, you'll come back to work in this place, won't you?"

"Well, I say it anyhow," admitted Schnitt reluctantly.

"Ersten, you offer him a month to rest his eyes, don't you?"

"I don't promise him I move!" bristled Ersten.

"We understand that," soothed Johnny, "all of us. Schnitt, you'll take some of Mr. Ersten's work home with you from this place, won't you?"

"Sure, I do that," consented Schnitt eagerly. "Louis, what is in the shop?"

Ersten had a struggle of his own.

"All what was in when you left," he bravely confessed. "That coat for Mrs. Follison gives me trouble for a week!"

"She's got funny shoulders," commented Schnitt with professional impersonality. "It's the left one. You cut it — Let me see it."

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There was a sibilant sound as of many suppressed sighs of relief when Heinrich walked into the cutting room, but no man grinned or gave more than a curt nod of greeting — for the forbidding eye of Louis Ersten glared fiercely upon them. He strode across to the table held sacred to himself and spread down a piece of cloth, bounded by many curves. Heinrich Schnitt gave it but one comprehensive glance.

“*Na, na, na!*” he shrilly commented. “Here it is wrong!” And, grabbing up a slice of chalk, he made a deft swoop toward the material. Suddenly his arm stayed in mid air and he laid down the chalk with a muscular effort. “I think I take this home,” he firmly announced.

“Heinrich, you come back after the work. Just now we go with Mr. Gamble to Schoppen-voll’s and have a glass of *Rheinthränen!*” Ersten said.

“The *Rheinthränen!*” repeated Heinrich in awe; and for the first time his eyes mois-

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tened. "Louis, we was always friends!" And they shook hands.

Johnny Gamble, keen as he was, did not quite understand it; but, nevertheless, he had penetration enough to stroll nonchalantly out into the show-room, where Louis and Heinrich presently joined him, chattering like a *Kaffe-klatzsch*; and they all walked round to Schoppenvoll's.

While Schnitt thanked Johnny for his interference until that modest young man blushed, Ersten argued seriously in whispers with Schoppenvoll to secure a bottle of the precious wine that only he and Schoppenvoll and Kurzerhosen had a right to purchase. Johnny drank his with dull wonder. It tasted just like Rhine wine!

While Heinrich Schnitt was back in the cutting room, carefully selecting every coat in the shop to take home with him, Ersten drew Johnny near the door.

"I fool him!" he announced with grinning cuteness. "I move right away. You get my

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lease for the best price what that smart-Aleck Lofty offered me. And another word: Whenever you want a favor you come to me!"

Johnny walked into the Lofty establishment with the feeling of a Napoleon. "How much will you give me for the Ersten lease?" he suggested out of a clear sky.

Young Willis Lofty sighed in sympathy with his bank-account.

"Have you really secured it?" he asked.

"I'm the winner," Johnny cheerfully assured him.

"If it's too much I'll build that tunnel," warned Lofty.

"Make me an offer."

"A hundred and twenty-five thousand."

"Nothing doing," stated Johnny with a smile. "There's no use fussing up our time though. I can tell you, to the cent, how much I must have. At four o'clock to-day I shall be nineteen hours behind my schedule, and I want a day for a fresh start, which makes it

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twenty-six. At five thousand an hour, that makes a hundred and thirty thousand dollars. I paid Ersten a hundred thousand. Grand total: two hundred and thirty thousand."

"I don't understand your figures," protested Lofty.

"It's a private code," laughed the leaseholder, "but that's the price."

"I won't pay it," threatened the young merchant.

"Build your tunnel then," returned Johnny — but pleasantly, nevertheless. "Don't let's be nervous, Lofty. I might ask you a lot more, but that's the exact amount the system I'm playing calls for. I don't want any more and I won't take any less!"

Lofty studied his face contemplatively for a moment and rang for his treasurer.

"How did you get Ersten?" he was curious to know; and Johnny told him, to their mutual enjoyment.

At the nearest drug store Johnny called up Constance.

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"Heinrich Schnitt is fixing your coat!" he announced.

"*Danke!*" she cried. "Did you get the lease?"

"Yes, and sold it to Lofty," he enthusiastically informed her. "The schedule is paid up until four o'clock to-morrow afternoon."

"Oh!" she gasped. "Wait a minute." He held the telephone while she consulted the score board and did some figuring. "That makes five hundred thousand of your million! Just half!"

"I'm coming around to see that diagram," he hastily stated.

CHAPTER XVII

IN WHICH THE STRAW SAILOR HAT OF
JOHNNY PLAYS AN EMBARRASSING RÔLE

“MY dear,” observed Mr. Courtney as he and his wife approached the jessamine summer-house, “do you pick your week-end guests from a city directory or do you draw the names from a hat?” Constance Joy, sitting in the summer-house with Johnny Gamble, rose and laughed lightly as a warning.

“My dear,” retorted Mrs. Courtney very sweetly indeed and all unheeding of the laugh, “I pick them by a better system than you employ when you invite stag parties. You usually need to be introduced to your guests. Just whom would you like to have me send home?”

“Paul Gresham for one,” replied Courtney

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bluntly, "and the entire Wobbles tribe, with their friend Birchard, for some more."

"I could be perfectly happy without them myself, Ben," sighed his wife, "but the Wobbles bachelors invite themselves whenever they please, and Paul Gresham was asked on account of Constance."

Constance, in the summer-house, laughed again, although less happily than before, and dropped her portfolio as loudly as possible, while Johnny Gamble merely grinned.

"That's what I wondered about," persisted the grizzled financier, as oblivious to the noises from within the jessamine bower as his wife had been. "I should have thought that on Constance's account you would have dropped Gresham."

"How absurd!" laughed Mrs. Courtney. "Why, she is to marry him!"

"I don't believe it!" indignantly denied Courtney. "She got him in a will with a million dollars, and it isn't enough!"

Constance's foot, twitching nervously, rus-

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tled a dry leaf, and her heart popped into her throat lest the noise should be heard. The time had passed for wishing to be discovered.

Johnny Gamble had ceased to grin and was looking scared.

"Mr. Gresham is of a very old family," Mr. Courtney's wife reminded him.

"Age is no recommendation for an egg," her husband kindly informed her. "Gresham is second cousin to Lord Yawpingham, and if they had any sense of shame they'd murder each other for the relationship."

"Oh, Ben, I'm sure you're harsh," protested the optimistic Mrs. Courtney.

"I'm so charitable as to be almost weak," he insisted with a grin. "Seriously, though, Lucy, Gresham's not square. He tried to destroy Johnny Gamble's credit with me two or three weeks ago in a most underhanded manner."

There was a moment of silence, during which the pair in the bower gazed straight up at nothing.

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"You seem to like Mr. Gamble," mused Mrs. Courtney. "Everybody does, however. Where is he from?"

"Some little town up the state," returned Courtney indifferently. "He's a fine young fellow, square as a die and a hustler! He's going to marry Constance Joy."

Johnny Gamble, turning the color of a tomato, dropped his sailor straw hat, and its edge hit the tiled floor with a noise like the blow of an ax. Constance could have murdered him for it. They missed a lot of conversation just about then.

Courtney and his wife rounded the corner of the bower and paused a moment before turning into it.

"Really, Ben," defended Mrs. Courtney, returning to the criticism that her husband by now wished he had not made, "except for the epidemic of Wobbleses this would have been a delightful week-end party: Constance, Polly, fluffy little Winnie, Mrs. Follison and our own two girls; Mr. Loring, Val Russel,

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Bruce Townley, Sammy Chirp, Mr. Gamble and Mr. Gresham. For your entertainment you'll have Mr. Washer, Mr. Close and Colonel Bouncer, with whom you will play poker from the time they reach here this afternoon until they go away Monday morning."

"It was a good party!" agreed Courtney. "By the way, I owe my poker guests to Johnny Gamble. He asked if they would be here, and seemed to want them. He's a live member! Did I ever tell you how he helped me skin old Mort Washer?" And, changing his mind about entering the jessamine bower, Mr. Courtney, explaining with great glee the skinning of his friend Mort Washer, took the other path and the two strolled away without having seen or heard the luckless eavesdroppers.

The miserable pair in the bower, exhibiting various shades of red, looked steadfastly out into the blue, blue sky for some minutes in stupefied silence. Johnny presently picked up

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his sailor straw hat and surveyed the nick in its brim with ingenuous interest.

“I bought that hat in Baltimore,” he inanely observed.

Constance suddenly rose and walked straight out of there — alone!

CHAPTER XVIII

IN WHICH THE ENTIRE WOBBLES FAMILY FOR
ONCE GET TOGETHER

MR. EUGENE WOBBLES, who tried to live down his American ancestry in London clubs and was, consequently, more British than any Englishman, came to Mr. Courtney lazily apologetic.

"I fancy I'm going to give you a lot of bother, my dear Courtney," he observed, lounging feebly against the porch rail.

"I prefer bother to almost anything," returned his host pleasantly; "it gives me something to do."

"Rather clever that," laughed Eugene, swinging his monocle with one hand and stroking his drooping yellow mustache with the other. "Really I never thought of bother in that way before. Keeps one bothered, I think

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you said," and he gazed out over the broad lawn where the young people were noisily congregating, in pleasant contemplation of Courtney's wonderful new philosophy.

"What is this particular bother?" gently suggested Courtney after a pause.

"Oh, yes," responded Eugene, "we were discussing that, weren't we? I've a rotten memory; but my oldest brother, Tommy, can't even remember his middle initial. Pretty good that, don't you think? Tommy is a perfect ass in every respect." And idly considering Tommy's perfection as an ass, he turned and gazed down into the ravine where Courtney had built some attractive little waterfalls and cave paths. "About how deep should you say it was down there, Courtney?"

"Three hundred and fifty feet," answered Courtney. "I think you were speaking about a little bother."

"Oh, yes, so I was," agreed Eugene. "Very good of you to remind me of it. You know, Courtney, Mr. Gamble — who wants to

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buy some land of ours — has made the remarkable discovery that we're all here together. First time in years, I assure you. No matter how necessary it may be for us to hold a complete family council, one of my brothers — most unreliable people in the world, I think — is always missing."

"And when they're all together I suppose you are somewhere else," suggested Courtney.

That proposition was so unique that Eugene was forced to spend profound thought on it.

"Curious, isn't it?" he finally admitted. "A chap becomes so in the habit of thinking that he is himself always present, wherever he happens to be, that it's no end starting to reflect that sometimes he isn't."

"I see," said Courtney, grasping eagerly at the light. "You merely happen to be all here at the same time, and you think it advisable to hold a family business meeting because the accident may never occur again. Sensible idea, Eugene. The east loggia off the second-floor

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hall is just the place. Assemble there and I'll send you any weapons you want."

"Perfectly stunning how you Americans grasp things!" commented Eugene, agape with admiration. "But I say, old chap, that's a joke about the weapons. Really, we shan't need them."

"You're quite right; I was joking," returned Courtney gravely. "I'll go right up and have some chairs and tables put out on the loggia."

"I knew it would be a deuced lot of bother for you," regretted Eugene apologetically. "It's a lot of face in us to ask it. So crude, you know. By the way, should you say that this Mr. Gamble chap was all sorts reliable?"

"Absolutely," Courtney emphatically assured him.

"Ow," returned Eugene reflectively. "And his solicitor fellow, Loring?"

"Perfectly trustworthy."

"Ow," commented Eugene, and fell into a

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study so deep that Courtney was able to escape without being missed.

In the library, where he went to ring for a servant, he found Constance Joy looking gloomily out of a window, with a magazine upside down in her hands. She immediately rose.

"Don't let me disturb you," begged Courtney as he rang the bell. "Do you know where I can find Johnny Gamble?"

"I really couldn't say," replied Constance sweetly. "I left him out in the gardens a few minutes ago." And she made for the door, confident that she had not spoken with apparent haste, embarrassment or coldness.

"Won't you please tell him that Joe Close and Morton Washer and Colonel Bouncer are coming out on the next train?" requested Courtney. "You're sure to see him by and by, I know."

"With pleasure," lied Constance miserably, and hurried to finish her escape. At the door, however, she suddenly turned and came back,

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walking nonchalantly but hastily out through the windows upon the side porch. A second later Paul Gresham and Billy Wobbles, the latter walking with temperamental knees, passed through the hall.

Courtney looked after Constance in perplexity, but, a servant entering, he gave orders for the furnishing of the loggia and went up to make sure of the arrangements. He found Johnny Gamble in moody solitude, studying with deep intensity the braiding of his sailor straw hat.

"Hello, Johnny!" hailed Courtney cordially. "I was just asking Miss Joy about you."

Johnny looked at him with reproachful eyes. Courtney was to blame for his present gloom.

"Thanks," he returned. "What did she say?"

"Not much," replied Courtney, smiling slyly. "She didn't know where you were, but she's looking for you."

"Where is she?" asked Johnny, jumping up with alacrity.

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"She just went out on the side porch of the library," announced Courtney. "Her message is from me, however. Washer and Close and the colonel are coming out this noon."

"Thanks," replied Johnny starting away. "Did I understand you to say the side porch of the library?"

A thin-legged figure stopped in the door and twitched.

"Mornin'," it observed. "I knew Eugene's intellect was woozing again. Always announcing some plan for us to bore each other, don't you know, and never having it come off."

"This is the place and the hour, Reggie," declared Mr. Courtney. "If you'll just stay here I'll send you out a brandy and soda and some cigars."

"Thanks awfully, old man," returned Reggie, looking dubiously out at the loggia. It was enticing enough, with its broad, cool, tiled flooring and its vine-hung arches and its vistas of the tree-clad hills across the ravine; but it was empty. "I think I'll return when the rest

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of them are together." And Reggie, stumbling against the door-jamb on his way out, wandered away, choosing the right-hand passage because his body had happened to lurch in that direction.

"Johnny, if you say anything I'll be peevish," protested Courtney in advance. "Please remember that the gentleman is a guest of mine."

"I was grinning at something else," Johnny soothed him, still grinning, however.

"I apologize," observed Courtney. "Do you think the Wobbles family will hold their conclave if each of them waits until all the others are together?"

"I hope so," replied Johnny. "I'll make some money if they do."

"How rude!" expostulated Courtney with a laugh. "Business at a week-end house-party!"

"Business is right," confessed Johnny. "They admit that you run the best private exchange in America out here."

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Courtney, enjoying that remark, laughed heartily.

"I'm glad they give me credit," he acknowledged. "Well, help yourself to all the facilities. Where are you going?"

"Library porch," answered Johnny promptly. "Excuse me, I'm in a hurry."

Constance Joy was not on the library porch. Instead, Johnny found there Polly Parsons and her adopted sister Winnie, Ashley Loring and Sammy Chirp. This being almost a family party for Johnny, he had no hesitation in asking bluntly for Constance.

"This is her morning for Wobbling," returned Polly disdainfully. "A while ago she was dodging the perfectly careless compliments of old Tommy and trying not to see that his toupee was on crooked; and now she's down toward the ravine some place, watching young Cecil stumble. You could make yourself a very solid Johnny by trotting right down there and breaking up the party."

"I think I'd rather have a messenger for

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that," calculated Johnny. "His brothers wish to see Cecil up in the east loggia."

"Sammy will go," offered Winnie confidently; whereat Sammy, smiling affably, promptly rose.

"Go with him, Winnie," ordered Polly. "Trot on now, both of you. I want to talk sense."

Quite cheerfully Winnie gave Sammy her fan, her parasol, her vanity box, her novel, her box of chocolates and her hat, stuffed a handkerchief in his pocket and said: "Come on, Sammy; I'm ready."

"Constance showed me that schedule last night, Johnny," rattled Polly. "You ought to see it, Loring. On Wednesday, at four o'clock, he was exactly even with it; five hundred thousand dollars to the good."

"I know," laughed Loring, "and he'll beat his schedule if the Wobbleses will only hold steady for ten minutes."

"You don't mean to say that a Wobbles could be useful!" protested Polly.

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"Half a million dollars' worth," Loring informed her; then he drew his chair closer and lowered his voice. "It's a funny story, Polly. Two weeks ago Johnny took Courtney and Close and Washer and Colonel Bouncer up to the Bronx in my machine and arranged to sell them a subdivision for three and a half million dollars."

"Help!" gasped Polly. "Burglar!"

"They'll double their money," asserted Johnny indignantly. "Fanciest neglected opportunity within a gallon of gasoline from Forty-second Street."

"Trouble is, Johnny didn't own it and doesn't yet," laughed Loring. "He's been trying to buy it from the Wobblesees ever since he arranged to sell it."

"He'll get it," decided Polly confidently.

"Will they agree when they get together?" Loring worried. "Individually each one needs the money, and each one is satisfied with Johnny's offer of three million cash."

"Don't say another word," ordered Polly.

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"I have to figure this out. Why, Johnny, if you carry this through it will finish your million, and this is only the thirteenth of May. That's going some! You weren't supposed to have it till the thirty-first. Polly's proud of you!"

"I don't think you get the joke of this yet, though, Polly," Loring went on. "The Wobblers don't know that Johnny had already arranged to sell their land, and the subdivision company doesn't know that the beautiful Bronx tract is the Wobblers estate. In the meantime both parties are here, and I'm lurking behind the scenery with all the necessary papers ready to sign, seal and deliver."

"Hush!" commanded Polly; "I'm getting excited. It sounds like the finish of the third act. Oh, lookee! Who's the graceful party with Gresham?"

Both Johnny and Loring glanced up at a tall, suave, easy-moving gentleman, whose clothing fitted him like a *matinée* idol's, whose closely trimmed beard would have served as a model

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for the nobility anywhere, and whose smile was sickening sweet.

“Eugene Wobbles’ friend, Birchard,” stated Johnny, who kept himself well posted on Wobbles affairs. “He’s always either with Gresham or a Wobbles, and he travels for a living, I believe.” And Johnny suddenly rose.

Coming from the direction of the ravine were Constance and Cecil, Winnie and Sammy, and passing Gresham and Birchard with the nod of compulsion Johnny walked carelessly on to meet the quartet.

“Good morning, Cecil,” he observed. “Your brothers are about to hold a meeting in the east loggia, and I think they’re looking for you.”

“No doubt,” admitted Cecil wearily. “It’s barely possible that one or two of them are already believing that they will go up. Do you know, I think I shall establish a record for family promptness, if I may be excused. Most annoying to be torn away from such a jolly talk, I’m sure.” And receiving the full and

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free permission of the company to depart he did so, changing his mind twice about whether to go through the rose arbor or round by the sun-dial.

Johnny swung in by the side of Constance.

"Some one told me you had a message for me," he blundered.

"Who said so?" she was cruel enough to ask.

Johnny turned pink, but he was brave and replied with the truth.

"Mr. Courtney," he admitted.

"So I imagined," she answered icily. "Mr. Washer and Mr. Close and Colonel Bouncer are to arrive on the noon train. You'll excuse me, won't you, please?" And she hurried on to the house by herself to dress for luncheon.

Johnny Gamble tried to say "Certainly", but he dropped his sailor straw hat. Constance heard it and every muscle in her body jumped and stiffened. Johnny turned to business as a disappointed lover turns to drink.

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There seemed a conspicuous dearth of Wobbles on the east loggia that morning. Loring, pathetically faithful to his post, entertained them in relays as Johnny brought them up: sometimes one, sometimes two, and once or twice as many as three of them at one time; but they all lost their feeble mooring and drifted away.

Luncheon-time passed; Washer and Bouncer and Close and Courtney went into executive session; two o'clock came, three o'clock, four o'clock, and still no meeting. At the latter hour Johnny, making his tireless rounds but afflicted with despair, located Billy Wobbles, the one with the jerky eyelids and impulsive knees, on the loggia with Loring; Eugene was in the poker room trying numbly to discover the difference between a four-flush and a deuce-high hand; Tommy, his toupee well down toward his scanty white eyebrows, was boring the Courtney girls to the verge of tears; Cecil, stumbling almost rhythmically over his own calves, was playing tennis with Winnie and

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Sammy and Mrs. Follison; and Reggie, the twitcher, was entertaining Val Russel and Bruce Townley with a story he had started at nine o'clock in the morning.

Suddenly Johnny was visited with a long-sought inspiration and hurried down to the kennels, remembering with much self-scorn that he had dragged each of the Wobblers away from there at least once.

The master of the dogs was Irish and young, with eyes the color of a six-o'clock sky on a sunny day, and he greeted Johnny with a white-toothed smile that would have melted honey.

"I locked Beauty up, sir," he said with a touch of his cap, referring to the gentle collie that had poked its nose confidingly into Johnny's hand at every visit. "There was too much excitement for her with all the strangers round, but she'll be glad to see you, sir."

"Give Beauty my card and tell her I'll be back," directed Johnny with a friendly glance in the direction of Beauty's summer residence.

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"Didn't you say something this morning about a crowd of setter puppies?"

"Yes, sir," replied the dog expert proudly. "Several of the gentlemen have been down to see them, but the day has been so hot I didn't care to bring them out. It's cool enough now, sir, if you'd like to see them."

"I'll be back in five minutes," returned Johnny hastily. "I'll say hello to Beauty first."

Beauty barked and capered when she was let out, and expressed her entire approval of Johnny in fluent dog language, looking after him reproachfully when he hurried away.

Johnny first begged a puppy of Courtney, then he brought Eugene Wobbles and Tommy Wobbles and Billy and Cecil and Reggie Wobbles down in turns to pick it out for him. Each of the Wobblesees was still there, deciding, when he brought another. When the last Wobbles, including their friend Birchard, was in the inclosure Johnny locked the gate and sent Loring on a brisk errand. That en-

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ergetic commercial attorney returned in a very few minutes, laden with some papers and writing materials, and followed by a servant carrying a wicker table.

"Gentlemen," said Johnny in a quite oratorical tone of voice, "suppose we talk business."

The assembled Wobbleses turned in gasping surprise from the violent family dispute over the puppies.

"Upon my soul, this is a most extraordinary thing!" exclaimed Eugene, looking about him in amazement. "Why, the whole blooming family is here, even Tommy. I say, Tommy, it's perfectly imbecile, with all due respect to you, to prefer that little beggar with the white star."

"I'll back him for a hundred pounds before any official committee," indignantly quavered Tommy, feeling in all the wrong pockets for his betting-book.

"Gentlemen," interposed Johnny most crudely indeed, "I am here to repeat my offer

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of three million dollars, cash, for your Bronx property; one-half million dollars to-day, one million dollars next Saturday, May twentieth, and the remaining million and a half the following Saturday, May twenty-seventh, title to remain vested in you until the entire amount is paid. Just to show that I mean business I have brought each of you a certified check for one hundred thousand dollars." And he distributed them like diplomas to a class.

Tommy Wobbles, startled to find his toupee on straight, examined his check with much doubt.

"I say, you know," he expostulated, "this can't be quite regular!"

"Why not?" inquired Johnny.

"Well — er — it's so very precipitate," responded Tommy, putting the check in his pocket and taking it out again and folding and unfolding it with uncertain fingers. "No time for deliberation and dignity and such rot, you know."



" I have brought each one hundred thousand dollars "

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"An advance cash payment of half a million dollars is so full of dignity that its shoes squeak," announced Johnny. "As to delay, I don't see any reason for it. You want to sell the property, don't you?"

Eugene said yes, and the others looked doubtful.

"You're satisfied with the price?" demanded Johnny.

Since Eugene kept silent the others answered that they were.

"You know that by my plan you are perfectly secured until you are fully paid; so there's no reason why we shouldn't wind up the business at once."

"Should you say that this was regular, Birchard?" asked Eugene, toying with his check lovingly. He had just finished figuring that it was worth something like twenty thousand pounds!

"Quite regular indeed," Mr. Birchard smilingly assured him. "Typically American for

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its directness and decision, but fully as good a business transaction in every way as could be consummated in London."

"Ow, I say," protested Eugene, but he seemed perfectly satisfied, nevertheless.

"As I understand it," went on Mr. Birchard, "Mr. Gamble's proposition is very simple. You are to execute a contract of sale to him to-day, acknowledging receipt of half a million dollars' advance payment, and are at the same time to execute a clear deed that will be placed in the hands of your agent until Mr. Gamble completes his payments. The deed will then be delivered to him and properly recorded. Is this correct, Mr. Gamble?"

"I couldn't say it so well, but that's what I mean," replied Johnny.

"Then, gentlemen," continued Birchard, "I should advise you to sign the papers at once and have the matter off your minds."

Loring had everything ready, but it was Johnny who really conducted the meeting and manipulated the slow-moving Wobbleses so

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that they concluded the business with small waste of time.

When it was finished Johnny thanked them with intense relief. The Wobbles property was his, and he knew exactly where to sell it at a half-million dollars' profit. His tremendous race for a million was to be won, with a day or so of margin. There were a few technical matters to look after, but in reality the prize was his. He could go to Constance Joy now with a clear conscience and the ability to offer her a fortune equal to the one she would have to relinquish if she married him.

"By the way," said Johnny in parting, "who is your agent?"

"Why, I rather fancy it will be Mr. Birchard," replied Eugene. "Of course nothing is decided as yet, since there are five of us and four stubborn; but I rather fancy it will be Birchard. Eh, old chap?"

"I trust so," responded Birchard with a pleasant smile at Johnny.

CHAPTER XIX

IN WHICH THE COLONEL, MESSRS. COURTNEY,
WASHER AND OTHERS SIT IN A LITTLE
GAME

MORTON WASHER, having acquired a substantial jack-pot with the aid of four hearts and little casino, boastfully displayed the winning hand.

"Sometime, when you fellows grow up," he kindly offered, "I'll sit down to a real game of poker with you."

Courtney, keeping the bank, dived ruefully into the box for his fourth stack of chips.

"There's one thing I must say about Mort," he dryly observed: "he's cheerful when he wins."

"He can brag harder and louder than any man I ever heard," admitted iron-faced Joe Close.

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Colonel Bouncer, puffing out his red cheeks and snarling affectionately at his friend Washer, corroborated that statement emphatically.

“He’s bragged ever since he was a boy,” he stated.

“I always had something to brag about, didn’t I?” demanded Washer, his intemperate little pompadour bristling, and his waxed mustache as waspish as if he were really provoked.

“I don’t know,” objected the solemn-faced Courtney. “I stung you for half a million on that hotel transaction. Give me an ace, Joe.”

“Never!” snapped Morton Washer, picking up his cards as they fell. “It was Johnny Gamble did that. I open this pot right under the guns for the size of it and an extra sky-blue for luck. None of you old spavins was ever able to get me single-handed. ‘A young fellow like Johnny Gamble — that’s different.

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It's his turn. You fellows are all afraid of my threes."

"The others might be, so I'll just help them stay out," stated Courtney kindly as he doubled Washer's bet. "By the way, speaking of Johnny Gamble, he was very anxious to get you fellows out here to-day. Now I want to give you some solemn advice, Colonel; you'd better keep away from this pot."

"Bless my soul, I have a rotten hand!" confessed Colonel Bouncer, puffing his cheeks. "But you old bluffers can't drive me out of any place; so I'll trail." And he measured up to Courtney's stack. "What's Gamble's scheme, Ben?"

"I'll have to let Johnny tell you that himself," responded Courtney as Johnny entered. "Coming into this scramble, Joe?"

"I'm a cautious man," hesitated Close, inspecting the faces of his companions with calm interest. "I don't think you or Mort have second cousins among your pasteboards, but

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the colonel is concealing his feelings too carefully." And he threw down his cards.

"You're most unprofessional to say so," growled the colonel. "I suppose you won't see that raise, Mort?"

"I'm not much interested," returned Washer indifferently, "so I'll just tilt it another stack." And he did so with beautiful carelessness. "On general principles I'm very favorable to any enterprise Johnny Gamble offers. Isn't that so, Johnny?"

"I hope so," replied Johnny with a laugh as he approached the table and, with perfectly blank eyes, looked down at the hand which Washer conspicuously held up to him.

Courtney cast only a fleeting glance at Johnny, whose face it would be impolite to read — also impossible — and concentrated his attention upon his old friend, Washer.

"You infernal scoundrel, I believe you have them," he decided as Washer folded his cards into the palm of his hand again.

Courtney turned for a careful inspection of

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the colonel. That gentleman, daintily picking a fleck of dust from his cuff, looked unconcernedly off into the sky, whistling softly, and Courtney, pushing his hand into the discard, lighted a cigar, while the colonel met Washer's raise and added a tantalizing white chip.

It was now Washer's turn for consideration, and he studied his only remaining opponent with much interest.

"Give me one card, Joe; mostly kings," he requested as he pushed in his one white chip. "What's your scheme, Johnny?" And he looked up, quite indifferent to the card he was tossing away. He picked up the one Close carefully dealt him and, without looking at it, slid it in among the other four.

"I'm ready to close with you for that Bronx subdivision," responded Johnny, acutely watching Colonel Bouncer as that gentleman asked for one card, received it and studied its countenance with polite admiration. "It's the proposition I've previously

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explained to all of you, but had to lay aside because I couldn't nail down the property."

"I suppose you have it now," observed Morton, pushing forward with gentle little shoves of his middle finger a very tall stack of chips arranged in three distinct and equal red, white and blue layers. He had not yet looked at his fifth card, and at Colonel Bouncer he directed but a brief and passing glance. Did he care what the colonel held?

"I have the Wobbles estate in my pocket," replied Johnny, still watching the colonel absorbedly. "I must get you together Monday if possible."

"Wobbles!" exploded Courtney. "Did you buy that Bronx property at my party from my guests to sell to us?"

"I did," confessed Johnny with a grin. "This is a lovely party."

The poker game suspended itself for a minute, while all four of the gentlemen looked at him in contemplative admiration.

"He's a credit to the place," observed Joe

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Close. "Here's where the Texas land grab was arranged, and the wool trust formed, and the joker inserted into the rebate bill."

"Nevertheless, if Johnny Gamble sits in this game I'll cash in my chips and quit," declared Morton Washer.

"He's good enough company for me," blustered Colonel Bouncer, scrutinizing his cards one by one.

"I suppose so," agreed Washer with a smile at Johnny, "but he's so full of young tricks and we're outclassed. What's that property going to cost us?"

"Three and a half million," stated Johnny quietly.

Colonel Bouncer, having now made up his mind, deliberately and with nice care measured up blue chips and red chips and white chips matching Washer's, and added to them all the blue ones he had in his possession.

"Taking any stock yourself, Johnny?" he softly asked.

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"Can't afford it," confessed Johnny with a smile.

"The property's quite worth three and a half million," announced Courtney decisively, watching the face of Morton Washer as that calm player stared at the colonel's chips. "I'm willing to take a million of the stock."

"I'll take a million; more if need be," offered Washer. "I've been wanting in on that for some time. Colonel, what have you got?"

"Five cards," replied the colonel.

"You have threes," charged Washer.

"I'm conducting my business through an agent," laughed Bouncer. "There it is," and he indicated the stack of blue chips.

"You have threes," insisted Washer. "The reason I'm so particular is that I have threes myself, and I want to know which are the better."

"There is one clever way to find out," bantered the colonel confidently. "You have a

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lot of chips. Why are you so stingy with them?"

"That's the way I got them," countered Washer. "I'll donate though. I'll do better than that: I'll tap you."

The colonel promptly counted his remaining red and white chips. Washer as promptly measured up to them and to the blues.

"Told you the truth!" he exulted. "I said I had threes, and here they are! Three tens and a king and another ten!" And he gleefully spread down his cards. "I caught the pink one."

"Had mine all the time!" triumphed Colonel Bouncer, throwing down his hand and putting both big arms round the pot. "Four elevens!" And chuckling near to the apoplexy line he scraped the chips home, while Washer inspected his excellent collection of jacks. "Now brag, you old bluffer!" And, still chuckling, he began sorting the chips into patriotic piles.

"Enjoy yourselves," granted Washer, con-

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cealing his intense chagrin with as nonchalant an air as possible. "I give you my word those chips are only loaned. Go on and laugh! You fellows make a lot of fuss over a cheap little jack-pot. Johnny, must you see us Monday?"

"Can't delay it," replied Johnny, checking his own laughter for the purpose. "I've paid five hundred thousand of the purchase price. Another million must be paid in one week and the balance in two weeks."

"That's pretty rapid work," remarked Close, with a frown, beginning swiftly to figure interest.

"The Wobblesees are in a hurry to sail. I've looked into the title. It's clear as a whistle. Can't we arrange a meeting at my office?"

They settled on a meeting at three-forty-five on Monday while Morton Washer dealt.

"Bless my heart, Mort Washer, that's the fourth time you've turned my first card and it's always a deuce!" complained the colonel.

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"If you do it again I shall be compelled to give you an old-time, school-day licking."

"You can't do it and you never saw the day you could," bristled Washer, brandishing a bony little fist before the colonel's big face.

"There's one more question I'd like to ask," Johnny interposed on this violent quarrel. "Will it be necessary for me to offer any stock outside this group?"

"I can't swing but a quarter of a million to save me; possibly only two hundred thousand," regretted Bouncer.

"If you'd like to carry a little more I'll let you have the money, Colonel," offered his bitter enemy of the bony fist.

"Thanks, Mort," returned the colonel gratefully. "However, it is not necessary to display the fact to the entire gathering that I now have a pair of those deuces."

Washer quickly reached over, snatched the colonel's cards, replaced them with his own and went on dealing.

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"I think we can handle it all among us, Johnny," figured Courtney.

Shortly afterward, Loring, in high glee, separated Polly from a hilarious game of drop-the-handkerchief.

"Well, Polly, it's all over!" he exulted. "Johnny has been in to see his financial backers. He has bought the Wobbles property and he has made his million dollars."

"If Mr. Courtney hasn't any fireworks he must telephone for some right away," declared Polly in delight, and suddenly her eyes moistened. "I'm as dippy about Johnny as his own mother!" she added.

"And in just the same way," returned Loring, secretly glad to recognize that fact. "When you can spare a little time for it, Polly, you might become dippy about me."

"I am," she acknowledged, putting her hand upon his arm affectionately.

"But you don't want to marry me," protested Loring, a trace of pain contracting his brows. "I need you, Polly!"

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"Please don't, Ashley," she begged. "It's a for-sure fact that I'm never going to forget poor Billy. Don't let that stop us being pals, though, please!"

"Certainly not," agreed Loring, with as much cheerfulness as she could have wished, and burying deeply for the last time the hope that he had cherished.

"Look here, Loring," charged Val Russel, striding over with Mrs. Follison; "you'll kindly come into this game or give us back our Polly."

"You'll have to do without your Polly for a minute, children," insisted that young woman. "She is to be the bearer of glad tidings," and giving her eyes another dab she hurried away to the house.

She found Constance alone in the library, instructing herself with an article on mushroom culture.

"I can read your palm without looking at it, pretty lady," bubbled Polly. "A large blond gentleman with handsome blue eyes

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and a million dollars in his pocket is about to offer you a proposal of marriage."

Constance, suppressing a rising resentment, turned the leaf of her mushroom article. The next page began a startling political series, which demanded of the public in violent headlines: "Who Spends Your Money?" but Constance perused it carefully without noticing the difference.

"I've had my palm read before," she presently observed.

"You don't seem to be alive to the shock I'm giving you," protested Polly. "Really, girlie, I have some big news for you. Johnny Gamble has finished the making of his million!"

"I wish that word million had never been invented!" suddenly flared Constance. "I'm tired of hearing it. The very thought of it makes me ill." How did Polly come to know it first?

"I wouldn't care what they'd call it if it would only buy as much," returned Polly,

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still good-naturedly. "And when a regular man like Johnny Gamble hustles out and gets one, just so he can ask to marry you, you ought to give a perfectly vulgar exhibition of joy!"

"You have put it very nicely," responded Constance. "If it would only buy as much! Do you know that my name is seldom mentioned except in connection with a million dollars? I must either marry one man or lose a million, or marry another who has made a million for that purpose."

"You ought to be ashamed of yourself!" charged Polly. She glared at Constance a moment, bursting with more indignant things to say; but there were so many of them that they choked her in their attempted egress, and she swished angrily back to the lawn party, exploding most of the way.

At just this inopportune moment Johnny Gamble found his way into the peaceful library.

"Well, it's across!" he joyously confided,



With an effort she kept herself from running

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forgetting in his happiness the rebuffs of the day. "I have that million!" and he approached her with such an evident determination of making an exuberant proposal then and there that Constance could have shrieked.

"I congratulate you," she informed him as she hastily rose. "You deserve it, I am sure. Kindly excuse me, won't you?" and she sailed out of the room.

Johnny, feeling all awkward joints like a calf, dropped his sailor straw hat, and Constance heard it rolling after her. With an effort she kept herself from running, knowing full well that if that hat touched her skirt she would drop!

Johnny looked at the hat in dumb reproach, but when he left the room he walked widely round it. He dared not touch it.

"Ow, I say, Mr. Gamble," drawled Eugene, passing him in the doorway, "we've picked out the puppy."

While Johnny was still smarting from the burden of that information and wondering

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what spot of the globe would be most endurable at the present moment, Courtney came through the hall on some hostly errand.

"Say, Johnny," he blundered in an excess of well-meaning, "why don't you rest from business for a minute? Why aren't you out among some of these shady paths with Constance Joy? You've cinched your million, now go get the girl."

This was too much for the tortured Johnny, and the smoldering agony within him burst into flame.

"Look here, Courtney!" he declared with a vehemence which really seemed quite unnecessary, "I'm going to marry Constance Joy whether she likes it or not!"

A flash of white at the head of the stairs caught Johnny's eye. It was Constance! There was no hope that she had not heard!

"What's the matter?" asked Courtney, startled by the remarkable change in his countenance.

"I've got the stomach ache!" groaned

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Johnny with clumsy evasion, though possibly he was truthful after all.

"You must have some whisky," insisted Courtney, instantly concerned.

A servant came out of the library.

"I beg your pardon, sir," he remarked, "but I believe this must be your hat, Mr. Gamble."

Johnny broke one of his most rigid rules. He said: "Damn!"

CHAPTER XX

IN WHICH JOHNNY ASKS HIMSELF WHAT IS
A MILLION DOLLARS, ANYWAY

JOHNNY GAMBLE in the following days was, as Loring put it, a scene of intense activity. It was part of his contract with the improvement company that he put their subdivision plans under way; and he planted himself in the center of the new offices while things circled round him at high speed. His persistent use of the fast-gear clutch came from the fact that he would not bind himself to work for them more than two weeks.

"They're handing me a shameful salary for it," he confided to Loring, "and I'm glad to get it because it pays up all my personal expenses during my forty-days' stunt and leaves me my million clear."

"Well," began Loring with a smile, "your

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million won't be"—he suddenly checked himself and then went on—"won't be a nice pretty sum of money unless it ends in the six round ciphers."

He had been about to tell Johnny that he owed fifteen thousand dollars to Constance Joy. Loring reflected, however, that this could be paid just as well after it was all over; that, if he told about it now, Johnny would drop everything to make that extra fifteen thousand; that, moreover, Constance had not yet given him permission to mention the matter; and, besides, there seemed to be a present coolness between Constance and Johnny which nobody understood. On the whole, it was better to keep his mouth shut; and he did it.

"It's rather a nice-sounding word,—million," he added by way of concealing his hesitation.

"I don't know," returned Johnny, full of his perplexity about Constance. "I'm tired of hearing the word. Sometimes it makes me sick to think of it."

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"You ought to be ashamed of yourself!" reproached Loring with a laugh.

"All right," agreed Johnny accommodatingly. "I'm used to that anyhow. For one thing, I'm ashamed of being such a sucker. That old partner of mine not only stung me for every cent I could scrape together for two years, but actually had the nerve to try to sell the big tract of land we irrigated with money."

"To sell it!" exclaimed Loring in surprise.

"That's all," returned Johnny. "He went to the Western Developing Company with it two months ago and had them so worked up that they looked into the title. They even sent a man out there to investigate."

"Flivver, I suppose?" guessed Loring.

"Rank," corroborated Johnny. "Washburn, of the Western Developing, was telling me about it yesterday. He said his man took one look at the land and came back offering to go six blocks out of his way on a busy Monday to see Collaton hung."

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"We'd get up a party," commented Loring dryly, and Johnny hurried away to the offices of his Bronx concern.

• He was a very unhappy Johnny these days and had but little joy in his million. If Constance did not care for it, nor for him, the fun was all gone out of everything. Work was his only relief, and he worked like an engine.

On one day, however, he was careful to do no labor, and that day was Friday, May nineteenth; Constance's birthday, and he had long planned to make that a gala occasion.

On the evening preceding he called at the house, but Aunt Pattie Boyden, who was more than anxious to have Constance marry the second cousin of Lord Yawpingham, told him with poorly concealed satisfaction that Constance was too ill to see him. He imagined that he knew what that meant, nevertheless, on the following morning he sent Constance a tremendous bouquet and went down into the midst of the crowds at Coney Island,

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where of all places in the world he could be most alone and most gloomy.

“What’s a million dollars anyway?” he asked himself.

At ten o’clock on Saturday morning Mr. Birchard came into the Bronx office with much smiling, presented his credentials duly signed by each of the five Wobbles brothers, received a check for a million dollars made out, by the written instructions of the brothers, to Frederick W. Birchard, Agent, and departed still smiling.

“One step nearer,” observed Johnny to Loring an hour or so later. “Next Saturday I’ll have the remaining two and a half million and will only pay out one and a half of it. The other million sticks with me.”

“The other million?” repeated Loring. “Oh, yes, I see. The half-million you advanced and the half-million profit you make on this deal. For how much can you write your check now, Johnny?”

“If I wrote a check right this minute, to

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pay for a postage stamp, it would go to protest," laughed Johnny. "I guess I can stand it to be broke for a week though."

"You're a lucky cuss," commended Loring.

"In most things," admitted Johnny half-heartedly.

"In everything," insisted Loring. "By the way, Gresham was over here to see you yesterday while I was out."

"Gresham?" mused Johnny. "That's curious. He was at the Bronx office and also at my apartments. I 'phoned this morning, but was told he had gone out of town for a week."

"You probably missed something very important," returned Loring sarcastically. "Where were you yesterday anyhow?"

"Having a holiday," said Johnny soberly, and escaped.

He wanted work — the more of it the better. He spent the entire week in the most fatiguing toil he could find, and in that week had no word from Constance Joy except a very

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brief and coldly-formed note thanking him for his flowers.

On the following Saturday morning Gresham walked into the Bronx offices with a particularly smug satisfaction.

"I've come to close up the Wobbles transfer with you," he stated. "I am authorized formally to make over the property to you and to collect the two and a half million remaining to be paid."

"Barring the slight difference of a million dollars the amount is correct," replied Johnny dryly. "I have the million and a half balance ready, but I had expected Mr. Birchard to come in and finish the transaction."

"Birchard is not representing the Wobbleses," Gresham politely informed him. "I had a little talk with them on the Tuesday following the house-party at Courtney's, and they decided to have me look after the matter instead. By the way, I hunted for you everywhere on the day before the first payment was due, to tell you that the Wobbleses preferred

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to have the two and a half million paid all in one sum to-day; but since you were not in I didn't trouble to leave you a note. Very few men need to be told not to pay out money."

"Do you mean to tell me that Mr. Birchard never has represented the Wobbles family in this matter?" Johnny managed to ask.

"Certainly not," answered Gresham, widening his eyes.

"I have his signed authorization to act for them in the matter," declared Johnny, remembering that circumstance with happy relief.

"You have?" inquired Gresham with great apparent surprise. "Will you allow me to look at the paper?"

Johnny showed it to him triumphantly, but Gresham read it with a smile of contempt.

"I was correct in my suspicions of Birchard," he stated. "This document is a forgery. I hope you did not pay him any money on the strength of it."

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Silently Johnny laid before him Birchard's receipt, and a second later as he saw the gleam of gratification in Gresham's eyes was sorry that he had done so.

"I am afraid that you have been swindled," was Gresham's altogether too sympathetic comment. "However, that does not concern the business in hand. This was the day appointed for the final settlement, and I have come prepared to make it with you."

"You'll have to wait," declared Johnny bluntly, putting away the documents.

"I must call your attention to the fact that if you do not close this matter to-day my principals are at liberty to place the property upon the market again."

"Advise them not to do so," Johnny warned him. "Under the circumstances I am certain that I can secure enough delay for investigation — legally, if necessary. I won't move a step until I've looked into this."

"Very well," said Gresham easily, and walked out.

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Johnny, in a consternation that was barely short of panic, immediately consulted Loring, and together they set out upon a search for the Wobblesees. At their various hotels — for no two of them put up at the same place — it was discovered that they were severally “probably in the country at week-end parties”. Tommy alone they found, but he knew so little and was so upset by what they told him that they were sorry he, too, had not attended a week-end party; and they left him gasping like a sea-lion, with his toupee down over his ear, and saying between gasps over and over again with perfectly vacant eyes: “Eugene’s an ass! Perfect ass, don’t you know!”

They spent some hopeless time in attempting to trace Birchard, but that gentleman had disappeared on the previous Saturday. No one had seen him or had heard of him or had thought of him. They put the case into the hands of detectives, and gave up hope.

“I don’t think it was lucky money any-

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how," said Johnny gloomily. Constance had not cared for it and it was worthless!

It was not until Monday that they found Eugene Wobbles, and that voluntary expatriate was almost as much taken aback as his brother Tommy had been.

"Ow, I say, it's most extraordinary!" he declared, stroking his drooping mustache and swinging his monocle. "Why, do you know, I met the blooming bounder at Lord Yawp'n'am's — second cousin, you know, of this very decent chap, Gresham. Introduced him at my clubs and all that sort of thing, I assure you! I'll have the burning scoundrel blacklisted!"

"Thanks," said Loring with deep gratitude. "Of course that won't get back the million though."

"Well, I'm bound to give you the right there," admitted Eugene, "but at the same time I must insist that it will cut the beggar never to be allowed the privileges of a gentleman's club again."

"And serve him right, I say; even jolly

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well right," agreed Loring with a sarcasm that was altogether lost and was intended to be.

"I must say that our friend Gresham has behaved well in the matter," added Eugene. "Birth and breeding are bound to tell. I fancy every one will admit that. What?"

"They tell a great deal," returned Loring dryly. "What did our friend Gresham do that was so decent?"

"Ow, yes," Eugene was reminded, "we were discussing that, weren't we? Well, at our friend Courtney's house-party, Gresham was all for Birchard to handle this business; fairly forced him on us, don't you know; but on Tuesday he came to us much pained, I assure you, and in the greatest confidence told us he was sure the beggar was not the man for the place. Been mixed up in a rotten money scandal or so, don't you know."

"So you discharged Birchard," Loring surmised, keenly interested.

"Well, not exactly," replied Eugene.

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“You see it wasn’t necessary. We never had definitely appointed him. Come to think, neither he nor Gresham insisted on it; and, anyhow, the fellow never came back to us.”

“I see,” said Loring softly with a glance at Johnny. “So, you being without an agent, Gresham kindly consented to act for you — without commission.”

“Ow, yes, certainly, without commission,” agreed Eugene. “Very decent indeed of him, now, wasn’t it?”

“Almost pathetic,” admitted Loring. “Well, Johnny,” he said as they went back to the office, “you’re up against it. While Birchard was forging the papers to get your million Gresham was establishing an alibi for himself. The only thing I see for you to do — besides laying for Gresham — is to repudiate this entire deal and get back as much of your half-million as you can.”

“And owe the rest of it to my friends?” demanded Johnny. “Not any. I’ll pay over the two and a half million I have on hand,

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complete the deal and stand the loss myself. I'll be broke, but I won't owe anybody."

Loring looked at him with sudden pity. "You'll have to take a fresh start," he advised as lightly as possible, since one did not like to be caught expressing pity to Johnny. "You have two days left."

"Guess again!" directed Johnny. "One of them's a holiday — Decoration Day — tomorrow."

"Tough luck, old man!" said Loring.

"I didn't care for the million, Loring," declared Johnny wearily, driven for the first time to an open confession.

"I know," agreed Loring gently, still suffering from his own hurt. "It was Constance. She may not be so keen for that million as you think."

Johnny shook his head sadly.

"I know she isn't," he admitted. "That's the hard part of it. She didn't seem to care when I had it — not for it or for me. Up to that time I thought there was a chance. Now

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the loss of this money doesn't really hurt. What good would a million dollars do me?"

They had reached the office by this time and made themselves busy with the final papers. Presently came Gresham and all the Wobbleses, concluded their business, and took their two and a half million dollars and happily departed.

Loring glared after Gresham in a fury of anger. He had seen that gentleman, before he left, slip a square white card under the papers on Johnny's desk; and, though he did not conjecture what the card might be, he knew from the curl of Gresham's lips that it meant some covert trick or insult. Turning, he was about indignantly to call Johnny's attention to the circumstance when the beaming expression upon his friend's face stopped him, and sealed any explanation that might have risen to his lips. Johnny had found the card and was reading it with glistening eyes.

"Constance Joy!" he said delightedly. "She must have called." He was lost in

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pleasant thought for a moment or so and then he looked eagerly up at Loring with: "I wonder if there isn't some way, besides Birchard's, that a fellow could make a million dollars in a day!"

CHAPTER XXI

IN WHICH CONSTANCE AVAILS HERSELF OF
WOMAN'S PRIVILEGE TO CHANGE HER MIND

POLLY PARSONS burst into the boudoir of Constance Joy, every feather on her lavender hat aquiver with indignation. "What do you think!" she demanded. "Johnny Gamble's lost his million dollars!"

Constance, nursing a pale-faced headache, had been reclining on the couch at the side of a bouquet of roses four feet across; but now she sat straight up and smiled, and the sparkle which had been absent for days came back into her eyes.

"No!" she exclaimed. "Really, has he?"

Polly regarded her in amazement. "You act as if you are glad of it," she said.

"I am," confessed Constance, and breaking off one of the big red roses she rose, surveyed

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herself in the glass, tried the effect of it against her dark hair and finally pinned it on her dressing-gown.

Polly plumped into a big rocking-chair to vent her indignation.

"I don't see anything to giggle at!" she declared. "Johnny Gamble's a friend of mine. I'm going home."

"Don't, Polly," laughed Constance. "Why, this is one of Johnny's roses;" and she gave it an extra touch—really a quite affectionate one.

"I'm all mussed up in my mind," complained Polly in a maze of perplexity. "Johnny Gamble made a million dollars so he could ask you to throw away your million and marry him, and you were so tickled with the idea that you kept score for him."

Constance smiled irritatingly.

"I kept score because it was fun. He never told me why he wanted the money."

"You may look like an innocent kid, but you knew that much," accused Polly.

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Constance flushed, but she sat down by Polly to laugh.

"To tell you the truth, Polly, I did suspect it," she admitted.

"Yes, and you liked it," asserted Polly.

Constance flushed a little more deeply.

"It was flattering," she acknowledged, "but really, Polly, it brought me into a most humiliating position. At the Courtneys' house-party I overheard Mr. Courtney tell his wife that Mr. Gamble was making a million dollars in order to marry me; and Johnny was with me at the time!"

The hint of a twinkle appeared in Polly's indignant eyes as she began to comprehend the true state of affairs.

"Suppose he did?" she demanded. "Everybody knew it."

Constance immediately took possession of the indignation and made it her own.

"They had no business to know it!"

Polly smiled.

"Every place I went that day I heard the



"I don't see anything to giggle at"

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same thing," continued Constance much aggrieved — "Johnny Gamble's million, and me, and Gresham, and the million dollars I would have to forfeit if I didn't marry Paul. It was million, million, wherever I turned!"

"The million-dollar bride," laughed Polly.

"Don't!" cried Constance. "Please don't, Polly! You've done quite enough. Even you came to me out there that day to tell me that now Johnny had made his million and was coming to propose to me. Why, you knew it before I did."

"I'm sorry I found it out," apologized Polly. "I got it from Loring."

"Why didn't you say that it was Loring who told you?" demanded Constance, disposed now to be indignant at everything.

"I didn't know you were jealous," retorted Polly.

"Jealous!" exclaimed Constance. "Why, Johnny wasn't even civil to any other girl."

Polly smiled knowingly.

"Then why did you quarrel with him?"

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"I didn't," denied Constance. "He came the minute you left and I'd have screamed if he had proposed then, so I went away. He dropped his straw hat, and it rolled after me and nearly touched me. He dropped it every time I saw him that day. Also he added the final indignity—I overheard him tell Mr. Courtney that he intended to marry me whether I liked it or not. Now, Polly, seriously, what would you have done if anything like that had happened to you?"

Polly waited to gain her self-control.

"I'd have taken the hat away from him," she declared.

Constance smiled once more.

"I didn't think of that," she admitted.

"No, and instead here's what you've done," Polly pointed out to her: "You turned Johnny loose to look after himself, and he isn't capable of it since he fell in love; so for the last two weeks he's been as savage as any ordinary business man. That's one thing. For another, you've made yourself sick just

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pinning and grieving for a sight of Johnny Gamble."

"I haven't!" indignantly denied Constance, and to prove that assertion her eyes filled with tears. She covered them with her handkerchief and Polly petted her, and they both felt better. "I think I'll dress," declared Constance after she had been thus refreshed. "My headache's much improved and I think I'd like to go somewhere." She hesitated a moment.

"You know everybody was to have gathered here to join Courtney's Decoration Day party this afternoon," she added.

"Yes, I remember that," retorted Polly, "but I didn't like to rub it in. Shall I call up everybody and tell them it's on again?"

"Please," implored Constance, "and, Polly —"

"Yes?"

"Tell Johnny to bring his Baltimore straw hat."

While Polly was trying to get his number,

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Johnny Gamble sat face to face with his old partner.

“You have your nerve to come to me,” he said, as the eyebrowless young man sat himself comfortably in Johnny’s favorite leather arm-chair.

“There’s nobody else to go to,” explained Collaton, with an attempt at jauntiness. “I’m dead broke, and if I don’t have two thousand dollars to-morrow I’ll quite likely be pinched.”

“I’m jealous,” stated Johnny. “I had intended to do it myself.”

“I’ve been expecting you to,” acknowledged Collaton. “That’s one of the reasons I came to you.”

“I admire you,” observed Johnny dryly. “You bled me for two years, and yet you have the ingrowing gall to come and tell me you’re broke.”

“Well, it’s the truth,” defended Collaton. “Look here, Johnny ; I’ve heard that you made a lot of money in the last few weeks, but you

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haven't had any more attachments against you, have you?"

"You bet I haven't," returned Johnny savagely. "I've been waiting for just one more attempt, and then I intended —"

"I know," interrupted Collaton. "You intended to beat Gresham and Jacobs and me to a pulp; and then have us pinched for disorderly conduct, and try to dig up the evidence at the trial."

"Well, something like that," admitted Johnny with a grin.

"I knew it," corroborated Collaton. "I told them when to stop."

"I guess you'll be a good witness," surmised Johnny. "How deep were you in on this Birchard deal? How much did you get?"

"Did Gresham and Birchard pull something?" inquired Collaton with such acute interest that Johnny felt sure he had taken no part in that swindle.

"Well, yes," agreed Johnny with a wince,

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as he thought of his lost million. "They did pull a little trick. Did you know Birchard very well?"

"I wouldn't say what I know about Birchard except on a witness-stand," chuckled Collaton, "but I can tell you this much: if he got anything, throw it a good-by kiss; for he can rub himself out better than any man I ever saw. He's practised hiding till he doesn't know himself where he is half of the time."

"I've passed him up," stated Johnny. "The only people I'm after are Gresham and Jacobs and you."

"I wonder if you wouldn't pin a medal on one of us if he'd give you the other two," conjectured Collaton, smoothing his freckled cheek and studying Johnny with his head on one side.

"We're not coining medals this year," declared Johnny, "but if it's you you're talking about, and you'll give me Gresham and Jacobs, I'll promise you a chance to stand outside the bars and look in at them."

"It's a bet," decided Collaton promptly.

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"I split up with Gresham two or three weeks ago at Coney Island, when he wanted me to go in on a big scheme against you, and I suppose it was this Birchard stunt. I told him I'd had enough. Your money began to look troublesome to me. That was the day you were down there with the girl."

"There's no girl in this," warned Johnny. "Now tell me just what you can do."

"Will you wipe me off the slate?"

"Clean as a whistle," promised Johnny. "If my lawyer lets you be convicted I'll go to jail in your place."

"It's like getting over-change by mistake," gratefully returned Collaton. "I'm tired of the game, Johnny, and if I can get out of this I'll stay straight the balance of my life."

"You'll die in the top tier, with the penitentiary chaplain writing your farewell letters," prophesied Johnny. "What did you say you could do?"

"Well, I can incriminate not only Jacobs but Gresham in those phoney attachments, and

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I can hand you the Gamble-Collaton books," set forth Collaton. "Gresham got them away from me to take care of and then held them over me as a threat; but I got them back yesterday by offering to pound his head off. He's a bigger coward than I am."

"How much money did you say you wanted?" inquired Johnny.

"Five thousand," returned Collaton cheerfully.

"You said two."

"I have to have two and I need the rest. I thought maybe I could sell you my interest in The Gamble-Collaton Irrigation Company. There's several thousand acres of land out there, you know."

"I haven't laid a finger on you yet," Johnny reminded him, "but if you make another offer to sell me that land I don't know how I'll stand the strain."

"Well, say you give me the money for fun then," amended Collaton. "I didn't know anything about this Birchard deal, but since

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you've mentioned it I can piece together a lot of things that mean something now. I'll help you chase that down, and you can afford to spare me five thousand. Why, Johnny, I'm a poor sucker that has made the unfortunate financial mistake of being crooked; and you're the luckiest cuss in the world. To begin with, you're square; and that's the biggest stroke of luck that can happen. Everybody likes you, you're a swift money-maker, and you've got a girl—now don't get chesty—that would make any man go out and chew bulldogs."

Johnny reflected over that statement and turned a trifle bitter. He had no million dollars; he had no friends; he had no girl! He contemplated calling the police.

The telephone bell rang.

"Hello, Polly," he said vigorously into the interrupting instrument, and then Collaton, watching him anxiously, saw his face light up like a Mardi Gras illumination. "Bring my Baltimore straw hat!" jubilated Johnny. "Polly, I'll bring one if I have to go to Balti-

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more to get it." He paused, and the transmitter in front of his face almost glistened with reflected high-lights. "Engagements! For to-day?" exulted Johnny. "I'm at liberty right now. How soon may I come over?" He listened again with a wide-spread grin. Collaton rolled a cigarette with black tobacco and brown paper, lighted it and smiled comfortably. "Can't I talk to Constance a minute?" implored Johnny, trying to push in the troublous tremolo stop. "Oh, is she? All right; I'll be over in about twenty minutes. No, I won't make it an hour, I said twenty minutes;" and still smiling with imbecile delight he hung up the receiver and turned to Collaton with a frown.

"I think I can raise that two thousand for you," he decided. "Now tell me just what you know about Gresham and Birchard."

CHAPTER XXII

IN WHICH PAUL GRESHAM PROPOSES A VERY
PRACTICAL ARRANGEMENT

“**M**R. GRESHAM is calling,” announced Aunt Pattie Boyden with some trepidation; for Constance, besides being ill, had not been in the best of humor during the last two weeks.

“Paul?” commented Constance with a pleased smile, which both delighted and surprised Aunt Pattie. “I didn’t expect him for half an hour,” and she completed her toilet by adorning herself with a choice collection of Johnny Gamble’s roses.

“You are looking your best, I must say,” admired Aunt Pattie after a critical survey, for she was particularly anxious about this visit of Paul Gresham’s.

“She ought to,” interjected Polly, busy at

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the telephone; "that's the third gown she's tried on. She's expecting particular company."

"Any one besides Paul?" inquired Aunt Pattie, elevating her eyebrows.

"Lots of people," returned Constance with a gaiety she had not exhibited for many days. "Mr. Gamble for one."

Aunt Pattie's countenance underwent an instant change, and it was not a change for the better.

"Mr. Gamble!" she exclaimed, quite properly shocked. "I shouldn't think he'd feel in the humor for social calls just now. He's lost all his money."

"You wouldn't believe it if you had heard him laugh over the 'phone just now when I told him to bring his straw hat," declared Polly.

"Who told you the news?" asked Constance, feeling sure of the answer.

"Mr. Gresham," hesitated Aunt Pattie.

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"I bet he couldn't keep his face straight," Polly vindictively charged.

"You do Mr. Gresham an injustice, Polly," protested Aunt Pattie severely.

"It isn't possible," insisted Polly. "If it were not giving him too much credit for brains I'd swear he'd helped break Johnny."

"I'm afraid you don't give him quite enough credit for brains," said Constance, and giving her roses a deft parting turn she went down-stairs to meet Paul Gresham.

If Aunt Pattie had been pleased by the change in Constance, Gresham was delighted. This was the first time she had really beamed on him since she had met Johnny Gamble.

"You are always charming," he observed, taking pleasure in his own gallantry, "but to-day you seem unusually so."

"That's pretty," dimpled Constance. "I wanted to look nice to-day."

Mr. Gresham's self-esteem arose several degrees. He smiled his thanks of her compli-

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ment to the appointment he had made with her.

“My call to-day is rather a formal one,” he told her, smiling, and approaching the important subject-matter in hand directly but quite easily, he thought. “It is in relation to the will of your Aunt Gertrude, which has been the cause of some embarrassment to us both, and to you particularly, I fear.”

“Naturally,” she assented, still smiling, however.

This was easy sailing. Gresham walked over and took the chair nearest her.

“It is, of course, unnecessary to discuss the provisions made by your Aunt Gertrude,” he stated. “Even had such a will never been written, I am quite sure that the result would have been the same, and that to-day, after the long friendship which I have enjoyed with you, I should be asking you, as I am now, to become my wife,” and taking her hand in his, he very gracefully kissed it.

Constance as gracefully drew it away.

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"You have done your duty very nicely, Mr. Gresham," she said. "It must have been as awkward for you to be compelled to make this proposal as it is for me to be compelled to refuse it. It would be wicked for us to marry."

"You are very harsh," he managed to protest. "I am sure that I should not feel wicked in marrying you."

"Perhaps you haven't my sort of conscience," answered Constance, laughing to conceal her intense hatred and contempt of him.

Gresham, adopting also the light manner of small talk, laughed with her.

"Really it wouldn't be so bad," he urged. "We would make a very fair couple when we were averaged. You are beautiful and accomplished enough to make up for all the deficiencies I may have."

"You do say nice things to me," acknowledged Constance, "but there is one deficiency you have overlooked. We do not love each other, and that is fatal to Aunt Gertrude's rather impertinent plans. It renders even a

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discussion of the matter impossible. I can not marry you ever."

Gresham's lips turned dry.

"I believe you really mean that," he stum-
bled, unable quite to comprehend it.

"Certainly I do," she assured him.

"But you don't understand," he protested.
"You can't understand or you would at least
take time for more serious consideration.
You are relinquishing your entire fortune!"

"Making myself a penniless pauper," she
mocked with a light-hearted feeling that some
one — description mentally evaded — would
make a fortune unnecessary.

"It is a million dollars," he insisted.

"A million — that sounds familiar!" and
she laughed in remembrance of her tilt with
Polly.

Gresham swallowed three separate and very
distinct times.

"A half-interest in that million is mine," he
complained. "You can not turn over your

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share to an absurd charity without also throwing mine away. It is not fair."

"Fair?" repeated Constance. For an instant she felt her temper surging, then caught herself and took refuge in burlesque. "The only fair thing about it is that my Aunt Gertrude's will gave her orphaned niece the choice between a title with riches and poverty with freedom," and raising her eyes and hand toward heaven she started to sweep from the room with queenly grace, stifling a giggle as she went.

"Wait just a minute," begged Gresham, suppressing his anger. "We should arrange in some way to keep the money. We can, at least, be practical."

Constance, whose faculties were not so concentrated as his, heard a rustle on the stairs and glancing out through the portières into the hall, saw Polly, without her hat, hurrying to the front door. The bell had not rung, and she divined that Polly, out of the boudoir win-

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dow, had seen some particular company approaching.

"It seems impossible," she returned, and waited.

"Not quite," Gresham assured her with a smile. "There is one way we could carry out the provisions of your aunt's will and still force no repugnant companionship upon you."

"I think I see," replied Constance—"you mean that we part at the altar," and in spite of all her efforts to keep her face straight she finally laughed.

"Well, I didn't intend to put it quite in that melodramatic way," resented Gresham.

"Polly wins," declared Constance. "She bet me a five-pound box of chocolates that you would make that proposal, but I didn't really think you would do it."

"This is too serious a matter for flippancy," and Gresham bit his lip. "The plan I suggest is thoroughly sensible."

"That's why I reject it," stated Constance. Gresham bent his frowning brows on the

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floor. Constance, through the portières, saw Polly and Johnny Gamble.

"I think we shall consider the incident as closed," she added hastily, with a wicked desire to have him go out and meet Johnny in the hall.

"You are making a horrible mistake," Gresham told her, losing his restraint and raising his voice. "I think I know the reason for your relinquishing your Aunt Gertrude's million so lightly. You expect to share the million Mr. Gamble is supposed to have made!"

Constance paled and froze. Despite her low opinion of Gresham she had not expected this crudity.

"You may as well dismiss that hope," he roughly continued — "Mr. Gamble has no million to give you!"

Mr. Gamble at that moment bulged through the portières, with Polly Parsons hanging to his coat tails. He laid an extremely heavy hand on Gresham's shoulder and turned him round.

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"I want to see you outside!" declared Johnny, husky with rage.

Polly, at the risk of life and limb, placed her ample weight between them.

"Don't, Johnny!" she implored. "Don't! Constance doesn't want any door-step drama, with all the neighbors for audience. Wait till you get him down an alley and then give him an extra one for me!"

Gresham had retired behind a chair.

"This is no place for a personal encounter," he urged.

Johnny turned to Constance, pitifully afraid that he should be denied his rights.

"Can't I put him out?" he begged.

Constance had been panic-stricken, but on this she smiled easily.

"Only gently, Johnny," she granted.

"Remember there are ladies present," urged Polly.

"I won't hurt Paul," promised Johnny, responding to her smile with a suddenly relieved grin, and, taking Gresham daintily by the

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coat sleeve with his thumb and forefinger, he led the unresisting cousin of Lord Yawpingham to the front door. Polly opened it for him, and, grabbing Gresham's silk hat, put it hastily askew and hindside before upon his bewildered head.

Johnny did not strike him or shove him, but the graceful and self-possessed Gresham, attempting desperately to recover those qualities and to leave with dignity, stumbled over the door-mat and scrambled wildly down the stone steps, struggling to retain his balance.

Colonel Bouncer, just starting up the steps with Loring, Sammy Chirp, Winnie, Val Russel and Mrs. Follison, hastily and automatically gave him a helping shove on the shoulder which sent him sprawling to the walk, where he completed his interesting exhibition by turning a back somersault.

"Glimmering gosh, Colonel!" protested Val, as he hurried to pick up Gresham, laughing, however, as did the others, on account of the neighbors. "Why did you do that?"

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"I thought Johnny Gamble pushed him," humbly apologized the colonel.

Bruce Townley and the Courtney girls arrived, and in the gay scramble for wraps Johnny had a moment with Constance.

"Well, I lose," he said regretfully. "There isn't much chance to make that million between now and four o'clock to-morrow afternoon."

"What's the difference?" inquired Constance, smiling contentedly into his eyes.

Only the presence of so many people prevented her fichu from being mussed.

"There's a lot of difference," he asserted with a suddenly renewed impulse, the world being greatly changed since she had refused Gresham. "I set out to get it, and I won't give it up until four o'clock to-morrow afternoon."

"If you want it so very badly I hope that you get it then," she gently assured him.

Her shoulder happened to touch his arm and

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he pressed against it as hard as he could. She resisted him.

“Ready, Constance?” called Polly.

“In just a minute,” Johnny took it on himself to reply. “How does the score board look by this time?”

Constance hesitated, then she blushed and drew from a drawer of the library table the score board. The neatly ruled pasteboard had been roughly torn into seven pieces — but it had been carefully pasted together again!

CHAPTER XXIII

IN WHICH THE BRIGHT EYES OF CONSTANCE
“ RAIN INFLUENCE ”

THERE being no cozy corners aboard Mr. Courtney's snow-white *Albatross* in which a couple with many important things to say could be free from prying observation, Johnny and Constance behaved like normal human beings who were profoundly happy. They mingled with the gaiety all the way out through the harbor to the open sea, and then they drifted unconsciously farther and farther to the edge of the hilarity, until they found themselves sitting in the very prow of the fore-deck with Mr. Courtney and his friend from the West. If they could not exchange important confidences they could at least sit very quietly, touching elbows.

Mr. Courtney's friend from the West was a

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strong old man with keen blue eyes, who sat all through the afternoon in the same place, talking in low tones with Courtney on such dry and interminable subjects as railroads, mines, freight rates, stocks, bonds and board meetings.

Constance wondered how an otherwise nice old man could reach that age without having accumulated any lighter and more comprehensible objects of interest, and she really doubted the possibility of any man's understanding all the dry-as-dust business statistics with which he was so handy. Suddenly, however, Johnny Gamble awoke from his blissful lethargy and bent eagerly forward.

"Beg pardon, Mr. Boise," he interjected into the peaceful conversational flow of the older men. "Did I understand you to say that the S. W. & P. had secured a controlling interest in the B. F. & N. W.?"

Constance looked at Johnny in dismay. If he, too, intended to talk in nothing but the oral sign language, she had a wild idea of join-

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ing the frivolous crowd on the afterdeck, where at least there was laughter.

Mr. Boise looked at Johnny from under shaggy eyebrows.

"It's not generally known," he stated, struggling between a desire to be pleasant to a fellow guest and a regret that he had fancied Johnny absorbed too much in Constance to be interested in sotto voce affairs.

"That's what that territory needs," Johnny briskly commented. "As long as the S. W. & P. and the B. F. & N. W. were scrapping, the Sancho Hills Basin had as good service with burros."

Both Boise and Courtney laughed.

"Be careful, Johnny," warned Courtney. "Mr. Boise is president of the S. W. & P., and is now also virtually president of the B. F. & N. W."

Constance sighed, but stuck gamely to her post. After all Johnny was having a good time, and he actually seemed to understand

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what they were talking about. There was no question that Johnny was a smart man!

"I'm glad he is president of both," said Johnny, "for with consolidation things will start humming out there."

"Thank you," laughed Boise, no longer regarding Johnny as an impertinent interloper. "That's what we hope to do."

"The first thing you'll start will be a cut right across the Sancho Hills Basin, which will shorten your haul to Puget Sound by five hundred miles and open up a lot of rich new land."

Boise studied him with contracted brows.

"That's a good guess," he admitted. "You seem to know a lot about that country."

"I own some land out there," grinned Johnny. "Your best route will be from Marble Bluffs to Sage City, and from there straight across to Salt Pool, then up along the Buffalo Cañon to Silver Ledge and on to the main line."

"That's one of the three routes I've been

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worrying over," agreed Boise, admiring Johnny's frankness. "I promised to wire my chief engineer to-morrow which one to put through."

Constance noticed a slight squaring of Johnny's lower lip, and she felt leaping within her a sudden intense interest in S. W. & P. and B. F. & N. W.

"What are the others?" asked Johnny.

Mr. Boise promptly drew a canvas-backed map from his pocket. Mr. Courtney reached for a folding deck chair. Constance helped Mr. Boise spread out the map. Johnny weighted down the corners with a cigar-case, a watch, a pocket-knife and a silver dollar.

"The favorite route at present," pointed out Boise, "is from Marble Bluffs round by Lariat Center, across to Buffalo Cañon and up to Silver Ledge. The other one is right through Eagle Pass."

"That one won't do at all," declared Johnny earnestly.

"It's the shortest," insisted Boise.

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"You'd have to tunnel through solid granite," objected Johnny, "and the only traffic you would pick up would be from two or three dead mining towns. In the Sage City and Salt Pool route you would open up a big, rich, farming territory."

"That route is the one I have practically discarded," said Boise. "Right through here," and he put a broad forefinger on the map, "is a large stretch of worthless arid land."

"Yes, I know," admitted Johnny, hitching closer, "but right here"—and he pointed to another place—"is Blue Lake, and with very simple engineering work, which has been begun, it could be brought down to turn that whole district into land rich enough to load your cars with wheat, corn and cattle. Just now that water wastes itself through Buffalo Cañon and doesn't do a pound of work until it hits the big river."

Mr. Boise studied the map reflectively. Mr. Courtney studied it interestedly. Johnny studied it eagerly. Constance, with her hands

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folded in her lap, looked on with puzzled wonder.

"Why, there's the S. W. & P.!" she exclaimed, as she discovered the letters along a graceful black line.

"And here," supplemented the smiling Courtney, "is the B. F. & N. W.!"

"I see," returned Constance delightedly. "They're both railroads! They run up into Washington and Oregon, but the S. W. & P. has to go away round this big pink spot. If it cuts right across there it can go to Washington much quicker. Why, I should think by all means that the route by way of Sage City and Salt Pool would be the best!"

Mr. Boise surveyed her with joyous eyes and chuckled until his breast heaved. "It might be," he admitted with a friendly glance at Johnny.

"One big advantage," urged Johnny, "is that it would be an all-level route, with solid ground and but very little grading," and he plunged with breathless energy into the task

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of convincing Mr. Boise that the Sage City and Salt Pool route was the only feasible one.

They discussed that topic for two solid hours, but before the first thirty minutes had elapsed Johnny had unconsciously reached over into Constance's lap and had taken one of her hands. There seemed to be nothing in particular that she could do about it, so she let him keep it, and he used it occasionally to gesture with. What difference did it make if Courtney and Boise did smile about it at first?

When the railroad party had been dispersed by Winnie — who had constituted herself rigid master of the revels — Constance and Johnny found themselves tête-à-tête up in the prow for just a tiny moment.

“Do you suppose he'll decide on the Sage City and Salt Pool route?” she anxiously inquired.

“I hope so,” declared Johnny. “If he does, I think I see a chance to make a little money.”

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"Maybe we'd better talk some more with him," she suggested, looking about for Boise.

"We'll let him alone for a little bit," laughed Johnny. "We've started him to thinking about it, and I have that appointment with him at eight-thirty to-morrow morning. Boise does a day's work before lunch."

Later, in the bustle of preparing for dinner, Boise sat down by Constance.

"Are you still in favor of the Sage City and Salt Pool route for our new cut-off?" he asked with a smile as he inspected her delicately flushed cheeks and her bright eyes and her shining wavy hair.

"Really, I don't know very much about it," she modestly confessed, "but I should think that an all-level route would be much the best."

At the pier that night at twelve-thirty the party, on account of the lateness of the hour, very hurriedly dispersed. Johnny and Loring secured a taxi and, with Polly and Constance, headed for Polly's house where Constance had decided to spend the night.

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As they crossed Seventh Avenue Johnny excitedly tapped on the glass in front of him and poking his head out through the other forward window, gave a sharp direction. The driver, a knobby-jawed and hairy-browed individual, turned and tore down toward the big new terminal station as fast as he could go.

"Gresham," explained Johnny briefly, peering keenly ahead.

"Well, what about him?" inquired Loring.

"He's jumping the town. I don't trust my detectives."

"Have you secured some proof?" eagerly inquired Loring.

"No, only evidence," laughed Johnny at his lawyer, and for the rest of that brief ride neither the breathless girls nor the concentrated men said anything. They only held tensely forward and helped hurry.

There were three taxis preceding them in the congested line which turned in at the

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terminal station, and as the vehicles began to slow down Johnny stood on the step.

"If I get in a mix-up you keep this taxi right round where it'll be handy," he directed, and ran ahead just as Gresham, as fastidious as ever, emerged at the entrance to the ticket lobby.

Gresham allowed a porter to take all of his hand luggage, with the exception of one small black bag which he carefully carried himself.

"I guess these are those," observed Johnny in a pleasant conversational tone of voice as he lifted the bag from Gresham's hand.

Gresham made a desperate grab for the bag, but Johnny gave him a shove with one strong forearm, opened the bag and, diving into it, felt a tight square bundle of papers near the bottom. Giving them one hasty glance he rushed back, closely followed by Gresham, to the taxi where his friends sat quivering with excitement.

"Hide these," he ordered. "Get out of

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here, quick!" he told the chauffeur. "Mr. Loring will tell you where to drive."

"They're hid all right," Polly assured him.

"What are they?"

"Amalgamated Steel bonds representing Gresham's half of my million," rasped Johnny, throwing Gresham's weight off his arm. "Ask me the rest of it the next time we meet. Just now I have to see to getting this thief pinched."

"As your attorney I'll have to caution you, Johnny, that your action is entirely illegal," Loring confidentially stated.

"They're my bonds, bought with my money," asserted Johnny.

"I know, but it has to be proved," argued Loring. "Your only way to get possession of them is through the courts. Your present action has no better legal status than highway robbery."

"I got the bonds, didn't I?" demanded Johnny. "Now you move. Here comes a

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copper, and if he gets those bonds for evidence I won't see them again for months."

A policeman appeared in the exact center of the perspective, followed by a faithful emissary of the Ember Detective Agency.

"The bonds are no good to you just now unless Gresham assigns them," insisted Loring almost tearfully, and both Constance and Polly gave up in despair.

"That's right," agreed Johnny, glancing over his shoulder at the policeman and the indignant detective. Suddenly he pushed Gresham headlong into the midst of the party and jumped in after him. "Hold him, Loring!" he directed, and dismissed the stupefied Gresham from his mind.

With remarkable deftness he had extracted a single bill from his pocket and thrust it into the hand of the experienced chauffeur.

"Break the limit!" he tensely ordered.

"Where?" asked the chauffeur, whirling out of the line with a jerk.

"Any place," and the chauffeur, being a

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night worker and understanding his business, accepted that direction with grinning relish and left the depot policeman trying to remember the number of his machine.

As they went up the incline from the ticket-lobby door Johnny arranged the bewildered girls on the two little front seats, and wedged the cowed Gresham carefully in between himself and Loring on the back seat.

The chauffeur, knowing the only regular time-killing drive in the city, hit out for Central Park. Gresham was incapable of thought or action. As they crossed Forty-second Street Johnny touched his driver on the shoulder, and that handy criminal came to an immediate halt at the curb. Johnny opened the door. Gresham moved. Loring quickly clutched him by the knee. The chauffeur looked back.

"Leave it to me," he suggested in most friendly tones. "You don't need to change taxis."

"I'd feel more like a real sport if I hired

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two," Johnny argued, studying his man intently.

"I've got two numbers and I'll switch 'em," offered the assistant brigand.

"I think the police must know you by name," commented Johnny, "but I'll take a chance," and giving Polly's address he climbed back.

"Shall we hide the bonds?" whispered Polly as she prepared to alight at the Parsons home.

"Certainly not," replied Johnny. "I have to get them signed," and he pressed the hand of Constance with proper warmth as he helped her out.

Gresham made an attempt at that point to prove himself a man, but Loring restrained him from that absurd idea with one hand while he raised his hat with the other.

"Where next?" asked the driver huskily.

"The finest place for a kidnapping is Forty-second and Broadway," answered Johnny with his mind made up.

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"I'll take you all the way," almost begged the chauffeur. "You're the only sport that ever handed me enough for a night ride, and I'd like to hand you good service."

"I don't know who else pays you," laughed Johnny, and his chauffeur, with a mighty respect for his fare, drove to Forty-second and Broadway, where Johnny paid him.

They walked to Johnny's apartments, and on their arrival Johnny produced the bonds, spreading them out on his table.

"About the first thing is to sign these," he suggested to Gresham.

That abused young man, who had been in the constant expectation of hearing himself yell for the police, but had been as constantly disappointed, had walked along like a gentleman; now, at last, he found his voice.

"This is an outrage!" he exclaimed.

"I know it," agreed Johnny. "It's even high-handed. Here's a fountain-pen."

"I refuse," maintained Gresham. "Why

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should I assign my own personal property to you? ”

“ Because your personal property is mine,” Johnny informed him. “ I don’t owe you any explanation, Gresham, but I’ll make one. You helped Birchard forge his power of attorney from the Wobbles brothers, and you were with him in taxi 23406 when he collected my million from the First National. You were seen again that night with Birchard on the Boston Post Road, and from then on Birchard dropped off the earth; but you didn’t. You got Jacobs to buy you these bonds, and Jacobs is a piker. He confessed and begged for mercy. You’re through.”

Gresham held doggedly to the thought that never, under any circumstances, must he admit a criminal action; for such a thing was so far beneath him.

“ I deny everything that you have said,” he declared.

Johnny had a sudden frantic picture of this man touching the hand of Constance, and he

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leaned across the table until his face was quite close to Gresham's. The muscles in his jaws grew uncomfortably nervous.

"Did you ever hear of the third degree?" he inquired. "Well, I'm going to put you through it."

"The third degree?" faltered Gresham. "I don't quite understand what you mean."

"You don't?" replied Johnny. "It begins this way"—and the watchful Loring suddenly hung on Johnny's arm with his full weight.

"Don't!" implored Loring.

"I'm going to smash his head in!" husked Johnny, quivering with an anger to which he had not given way for years.

"Wait a minute!" pleaded Loring, pulling on him with all his strength. "Wait, I say! I want to help you, but you're in wrong. Listen to me"—and he drew his reluctant client away from the table. "I've no objections to your thrashing Gresham and I'd like to be your proxy, but you'd better put it off.

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If you compel Gresham by force to sign these bonds he can repudiate that action under protection of the court and it will work against you."

Johnny Gamble controlled himself with an effort.

"They're my bonds," he persisted with his thoughts, however, more on Constance than on business. "He'll sign them or I'll smash him."

Gresham, speaking above his panic of physical cowardice with a tremulous effort, interpolated himself into the argument.

"I'll sign," he promised with stiff lips, and tried to write his name on the cover of a magazine. The scrawl was so undecipherable that he rose from the table and walked up and down the room in acute distress, holding his right hand at the wrist and limbering it. "If I sign," he presently bargained as he came to the table, "I must be promised freedom from the distaste of a personal encounter."

Loring hastily complied, and Johnny, after



"I'm going to smash his head in "

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having been prodded into a recognition of the true situation, agreed with a disgusted snarl.

Gresham, with nerves much restored and a smile beginning to appear upon his now oily features, carefully assigned each bond, and then, secure in Johnny's promise, which he accepted at the par value all men gave it, stood up and shook his finger warningly.

"A signature obtained under coercion is not worth the ink it took to scrawl it," he triumphantly declared, having taken his cue from Loring. "Any court in America will set aside this action."

"I know it," Johnny unexpectedly coincided. "I'm going to give you a chance at it," and grabbing his telephone he called up Central Police and asked for an officer to be sent to his rooms.

"Now, Loring, you disappear," directed Johnny briskly as he gathered up the bonds. "I may have to dismiss you as my lawyer, but as my friend you can hand these bonds to somebody who will lose them."

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“As your lawyer I’d have to call you a blooming idiot,” declared Loring, “but as your friend I don’t think Gresham will raise any question about the bonds. They’re yours, Johnny; but, nevertheless, I’ll forget where they are by the time the police come.”

Gresham had been struggling with an intolerable lump in his throat.

“Gamble!” he abjectly pleaded, “I’ve signed the bonds. I admit that they’re yours. You’re not going to have me arrested?”

Johnny turned on him with the sort of implacable enmity which expresses itself in almost breathless quietness.

“I’m going to send you to the penitentiary for a thousand years,” he promised.

CHAPTER XIV

IN WHICH JOHNNY DEMANDS SPOT CASH AT
ONCE

SEVEN-THIRTY the next morning found Johnny Gamble listening, in awed curiosity, to an insistent telephone bell. Gradually it dawned on him that he must have left a call, and plodding into the bath-room he mechanically turned on the cold water, reflecting dully that this was a cruel world. Suddenly it came to him with a rush that this thirty-first of May was to be the busiest of his life! He had to have a million dollars before four o'clock!

At seven-forty-five he was out of his bathtub. At eight he was gulping hot coffee. At eight-fifteen he was stepping out of the elevator with an apple core in his hand.

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At the curb in front of his door he found a long gray torpedo touring car throbbing with impatience, and at the wheel sat a plump young lady in a vivid green bonnet and driving coat. In the tonneau sat a more slender young lady all in gray, except for the brown of her eyes and the pink of her cheeks and the red of her lips.

Johnny's Baltimore straw hat came off with a jerk.

"Out after the breakfast rolls?" he demanded as he shook hands with them quite gladly.

"No, indeed; hunting a job," responded Polly. "This machine and the services of its chauffeur and messenger girl are for rent to you only, for the day, at the price of a nice party when you get that million. We have to be in on the excitement."

"Hotel Midas," Johnny crisply directed, and jumped into the tonneau, whereupon the chauffeur touched one finger to her bonnet, and the machine leaped forward.

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"You're lazy," chided Constance. "We've been waiting twenty minutes. We were afraid you might be gone, but they told us that you had not yet come down."

"If I'd known you were coming I'd have been at the curb before daybreak," grinned Johnny. "You're in some rush this morning."

"There must be some rushing if you have that million dollars by four o'clock," laughed Constance. "Polly and I want you to have it."

"You're right that I'll have to go some," he admitted.

"Excuse the chauffeur for interrupting your conversation," protested Polly, turning round and deftly missing a venturesome banana cart; "but you grabbed off half a million of it on a holiday."

"It was twelve-thirty this morning when we took Gresham," claimed Johnny. "This is a working-day."

"Hotel Midas," announced the chauffeur,

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pulling up to that flamboyant new hostelry with a flourish.

Johnny hurried in to the desk, where Mr. Boise had already left word that Mr. Gamble should be shown right up. He found that fatigue-proof old Westerner shining from his morning ablutions, as neat as a pin from head to foot, and smoking his after-breakfast cigar in a parlor which had not so much as a tidy displaced. His eyes twinkled the moment he saw Johnny.

"I suppose you still have a disinterested anxiety to have me adopt the Sage City and Salt Pool route?" he laughed.

"I'm still anxious about it," amended Johnny, refusing to smile at his own evasion of the disinterestedness. "I brought you a wad of reports and things to show you how good that territory is. You don't know what a rich pay-streak you'd open up in that part of the Sancho Hills Basin."

Mr. Boise laughed with keen enjoyment.

"I don't think I need to wade through that

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stuff, Johnny," he admitted, having picked up from Courtney the habit of calling young Gamble by his first name. "To tell you the truth, I sent a wireless telegram to my chief engineer yesterday afternoon, off Courtney's yacht when we connected with the *Taft*, and this morning I have a five-hundred-word night lettergram from him, telling me that after a thorough investigation of the situation he finds that the Sage City and the Lariat Center routes are so evenly balanced in advantage that a choice of them is really only a matter of sentiment."

Johnny paused awkwardly, stumped for the first time in his life.

"I don't know how to make that kind of an argument," he confessed, to the great enjoyment of Boise.

"It is rather difficult," admitted that solidly constructed railroad president; "particularly since I personally favor the Lariat Center route."

Johnny again felt very awkward.

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“Can’t we put this on some sort of a business basis?” he implored.

“I don’t think so,” returned Mr. Boise with a cheerful smile. “You probably couldn’t influence me in the least; but that charming young lady who was with you yesterday afternoon — your sister or something, I believe, wasn’t it — she might.”

Johnny stiffened.

“Then we don’t want it,” he quietly decided, and took his hat.

“That’s the stuff!” yelled Boise in delight. “You belong out West! Well, Johnny, I’m afraid you’ll have to have it as a matter of sentiment, and partly on the charming young lady’s account, whether you like it or not. Now what have you to say about it, you young bantam?”

“Much obliged,” laughed Johnny, recovering from his huff in a hurry. “I thank you for both of us.”

“Don’t mention it,” replied Boise easily, and chuckling in a way that did him good. “Give

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my very warmest regards to the young lady in question."

"Would you care to come down-stairs and give them to her yourself?" invited Johnny, a trifle ashamed that he had resented the quite evidently sincere admiration of Boise for both Constance and himself.

"So early in the morning?" laughed Boise, putting on his sombrero with alacrity. "It must be serious," and, clapping Johnny heartily on the shoulder with a hand which in its lightest touch came down with the force of a mallet, he led the way to the elevator.

At the curb Mr. Boise, who was also confronting a busy day, delighted both the girls and Johnny by the sort of well-wishes that a real man can make people believe, and when they drove away Constance was blushing and Polly was actually threatening to adopt him.

The next stop was at Collaton's, where Johnny bought from that nonchalantly pleased young man his interest in the Gamble-Collaton Irrigation Company for five thousand dollars,

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a check for which amount he borrowed from Polly while Collaton was signing the transfer.

Next he went to the offices of the Western Developing Company, and the president of that extensive concern waved him away with both hands.

"If you've come about that Sancho Hills Basin land of yours, talk to me about it in a theater lobby sometime," Washburn warned Johnny in advance. "We discuss nothing but real business up here."

"I'll bet you five thousand acres of the land that this is real business," Johnny offered. "The S. W. & P. has just secured control of the B. F. & N. W., and intends to run the main line to Puget Sound right square through the middle of my land. Now are you busy?"

"Sit down and have a cigar," invited Washburn, and slammed a call-bell. "Billy," he told a boy, "if Mr. Rothberg comes in on that appointment tell him I'll see him in a few minutes. Now, Johnny, how do I know that the

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S. W. & P. will actually build that connecting link through your land?"

"Ask Boise," directed Johnny confidently. "He's at the Hotel Midas, and he has appointments in his room for the most of the morning."

"Has that grasping old monopolist gumshoed into town again?" inquired Washburn, and promptly ordered his secretary to get Boise on the telephone. "How much do you want for that land?" he asked while he waited.

"Half a million dollars," stated Johnny. "No, I mean five hundred and ten thousand," he hastily corrected, remembering his five-thousand-dollar debt to Polly, and planning a five-thousand-dollar betrothal blow-out that should be a function worth while.

"Half a million's a lot of money," Washburn soberly objected.

"I said half a million and ten thousand, spot cash and to-day," Johnny carefully corrected.

"You're joking."

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"Am I smiling?" demanded Johnny. "Washburn, if I can't get that odd ten thousand I'm in no hurry to sell."

Washburn's bell rang, but he went into the next room to talk to Boise. He came back resigned.

"We'll need a few days for the formalities," he suggested.

"You don't need a minute," denied Johnny. "You looked up the title weeks ago, and you know it's all right. The formalities can be concluded in thirty minutes if you'll send your attorney down with me."

"But what's the rush?" demanded Washburn, averse to paying out cash with this speed.

"I want the money," explained Johnny.

"All right," gave in Washburn. "You may see Jackson at two o'clock and wind up the business. He'll hand you a check."

"For five hundred and ten thousand?" inquired Johnny with proper caution.

"For five hundred and ten thousand," re-

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peated Washburn. "It's a fool-sounding amount, but Boise said that if I wouldn't pay it he would."

"May I speak to Boise a minute?" asked Johnny.

"This deal's closed," hastily cautioned Washburn with his hand on the telephone.

"Of course it's closed," acknowledged Johnny. "I want to invite Boise to a party."

CHAPTER XXV

IN WHICH JOHNNY KEEPS ON DOING BUSINESS
TILL THE CLOCK STRIKES FOUR

THE hired auto had plenty to do. It carried Johnny to court, where he made a deposition against Gresham; it carried him to the office of the Amalgamated Steel Company, where he had the bonds that Gresham had transferred to him registered in his own name; it carried him to the appointment with Washburn's lawyer, who destroyed a full hour and a half of palpitating time; and it carried all of them to Loring's office, into which they burst triumphantly at twenty minutes of four.

At that hour Loring's office was crowded with loafers, the same being Colonel Bouncer, Morton Washer, Joe Close, Ben Courtney, Val Russel and Bruce Townley.

"This being a sporting event of some note,

THE CLOCK STRIKES FOUR

I gathered up a nice little bunch of sports to see the finish," explained Val Russel with a graceful bow. "Loring passed me the word that he expected you to nose under the wire in record time. You must show us the million dollars you were to have by four P. M., on Wednesday, May thirty-first."

"I don't have to flash it for twenty minutes," claimed Johnny happily. "At that hour I will show you a certificate of deposit on Joe Close's bank for half a million in bonds, and a sure-enough check for five hundred and ten thousand dollars."

"No fair!" objected Val. "You were to have only an even million, and you've shot ten thousand over the mark."

"I owe Polly five thousand," explained Johnny as he hung his hat on a hook and pushed back his sleeves, "and I provided for the other five thousand in order to give a party. May I wash my face while I'm waiting for the time to be up?"

Courtney noticed that Constance had moved

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over toward the rather inadequately screened basin in the corner in unconscious accompaniment of Johnny.

"We'll excuse you if you'll answer one question," Courtney ventured with twinkling eyes. "It has been generally understood among your friends that when you really secured your million dollars —"

"That will do," interrupted Polly Parsons. "You interfered once before with Johnny's love affairs — Well, I'm not giving anything away!" she hotly retorted to a blazing glance from Constance.

The door opened and a boy brought in a package for Mr. Gamble. Loring, guessing the contents from its size, tore off the wrapper.

"Collaton sticks, anyhow, Johnny," he called. "Here are the lost books."

"Cheap at half the price," laughed Johnny as he splashed in the water. "By the way, Loring, you never did tell me how you steered off that first bogus attachment for fifteen thousand."

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Constance and Loring looked at each other in dismay.

"I'll bring in a bill for that after four o'clock," promised Loring, laughing as lightly as he could.

"After four," repeated Johnny, coming from behind the screen with a towel in his hands. "You didn't pay it, did you?"

"That's an entirely separate deal," evaded Loring.

"Where did you get the money?" demanded Johnny, and scrutinizing the confused face of Constance, he knew.

Johnny smiled gratefully at her and patted her on the shoulder as he walked quietly behind the screen. Great Scott! He glanced over the screen at the clock. Where could he make ten thousand dollars in fifteen minutes? He had to have that million and it must be clear! He reached for a comb with one hand and for his hat with the other.

Winnie and Sammy Chirp rushed into the office — Winnie in a bewildering new outfit of

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pure white, beaming all over with importance, and Sammy smiling as he had never smiled before.

"Where on earth have you been?" demanded Polly. "I've been telephoning for you all day."

"Well," explained Winnie volubly, "I took a notion to marry Sammy. I just thought that if I mentioned it to you you'd want me to wait a while, and when it did happen it would be a regular fussy affair."

"Honestly, child, I don't know whether to scold you or kiss you," broke in Polly. "Sammy, come here."

Sammy came, not only obediently but humbly, though he never ceased to smile; and he looked her squarely in the eyes.

Polly surveyed him long and earnestly.

"I guess it's the best thing that could have happened to both of you, but I'll have a dreadful time looking after such a pair!"

"I'll look after my husband myself, if you please!" indignantly protested Winnie.

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Everybody laughed, and Polly started the popular ceremony of kissing the bride.

Johnny Gamble came thoughtfully from behind the screen. He had not heard the commotion, nor was he even now aware that Winnie and Sammy had been added to the party. He had a broken comb in his hand.

"Bruce," said he, looking steadfastly at the comb, "did you ever feel the need of a comb of your own in a public wash room?"

"I've sent a boy six blocks to buy one," responded Bruce with a surge of recurrent indignation.

"It's the curse of the nation," Val earnestly assured him. "You are ready for the theater. You have fifteen minutes to spare. You drop into a gilded palace of crime to drink a highball. In your earnestness you muss your hair. You retire to primp. A comb hangs before you, with one serviceable tooth. A brush with eight bristles hangs by its side. You smooth your hair with your towel and go away saddened for ever!"

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"The trouble is," said Colonel Bouncer, "that every man thinks he's going to carry a neat little pocket-comb in a neat little case, and he buys dozens of them; but he never has one with him."

"Thanks," acknowledged Johnny. "Now suppose you could step into any barber shop, theater, hotel, saloon or depot wash room, drop a nickel in a slot and take out a nice papier-mâché comb, paraffined and medicated and sealed in an oiled-paper wrapper. Would you do it?"

"Just as fast as I could push the button," agreed Bruce with enthusiasm.

"Well, I've just invented that comb," explained Johnny, smiling. "Do you think there would be a good business in manufacturing it?"

Courtney, who had been considering the matter gravely, now nodded his head emphatically.

"There's a handsome fortune in it," he declared. "It is one of those little things of

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which there are enormous quantities used and thrown away each day. If you want to organize a company to put it on the market, Johnny, I'll take any amount of stock you think proper — not only for the investment, but for the pure philanthropy of it."

"Also for the pure selfishness of it," laughed Joe Close. "Courtney wants to be sure to find a private comb in every public wash room."

"When you get your factory going I wish you'd send a salesman to my head supply man," requested Mort Washer. "I'll buy them by the ton, and every guest who comes into one of my hotels will find a fresh comb in an aseptic wrapper by the side of his individual soap."

"That will be up to Bruce," Johnny informed him. "Bruce intends to manufacture this device at his papier-mâché factory."

"Thanks," acknowledged Bruce. "I hadn't contemplated enlarging the factory, but I see I shall need to."

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"Johnny isn't kidding, Bruce," Val shrewdly warned him.

"Neither am I," maintained Bruce stoutly. "I'll have that comb on the market so quickly that you can almost afford to wait for it. Royalty, Johnny?"

"No," denied Johnny promptly. "I'll sell it to you outright for ten thousand dollars, me to sign any sort of papers you need and you to pay the patent lawyer."

"I'd be robbing you," protested Bruce. "I should think you'd want to retain an interest in the manufacture, or at least a royalty. There'd be a lot more money in it for you."

"Wait just a minute," directed Loring, sitting down at his typewriting machine from which the neat operator had fled at the very beginning of the social invasion.

For the next two or three minutes the rapid-fire click of the keys under Loring's practiced fingers drowned all other sound, and then he jerked off a paper.

"Now, Johnny, you sign this," he ordered.

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"It is a rather legal transfer, in line with your other dubious operations of the day, of all your rights in the Johnny Gamble comb to one Bruce Townley, here present. Bruce, give Johnny your check for the ten thousand dollars."

"All right, if you fellows are bound to have it that way," agreed Bruce. "I haven't a check-book with me, Johnny, but I'll send it up to you from the office to-morrow."

"But, Bruce, that won't do!" hastily urged Constance. "He must have the check right now. Don't you see he only has a million and ten thousand dollars? He owes Polly five thousand and me fifteen thousand, and if you give him ten thousand dollars for his invention he'll have a million and how much? I'm all mixed up! But I do know this: that he'll have his million dollars left exactly to the cent!"

"I—I see," stuttered Bruce in a fever of anxiety to help Johnny achieve his million in the specified time. "I—I'm sorry I haven't

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my check-book," and he looked about him hopelessly.

Just in front of his chest was suspended a check, already made out in favor of Johnny Gamble, in the amount of ten thousand dollars, properly dated and lacking only Bruce's signature. It was smiling Sammy Chirp who had been quietly thoughtful enough to remember that he and Bruce did business at the same bank.

"The nation is saved!" cheered Val Russel as Bruce dropped down at Loring's desk. Johnny was already busy writing.

"Do hurry!" urged Constance. "It's two minutes of four!"

Johnny jumped up with two checks on the First National Bank and passed one to Constance and one to Polly.

"Tough luck!" suddenly commented Val Russel. "It just occurs to me that our friend Johnny will have to break into his million to pay for his blow-out."

"I'm glad of it," snapped Morton Washer.

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"He took an eighth of that million out of my pocket. He can afford to give a dinner, with salted almonds and real imported champagne at every plate."

"And a glass-scratching diamond souvenir from the million-dollar bride," added Polly with a wicked glance at Constance.

"Are we positive that he has won a bride?" demanded Courtney, gathering courage from the fact that Polly was not crushed.

"I don't know myself," boasted Johnny with an assumption of masculine masterfulness which he knew he could never maintain. "Will you marry me, Constance?"

"I decline to discuss that in public," declared Constance with well-feigned haughtiness.

Johnny kissed her, anyhow, and the mob cheered.

"Listen!" ordered Constance.

The little clock above Loring's desk struck four.

THE END

THE NOVELS OF



GEORGE RANDOLPH CHESTER

IT might have seemed that, with the novel of manners polished to perfection by Jane Austen; the novel of character, with portraits made famous by Thackeray, Dickens, and Eliot; the novel of mystery and moonstones with its consummate master in Wilkie Collins; the novel of pirates and pieces-of-eight with which Stevenson has fascinated us; the novel of realism in which Silas Laphams rise and modern instances are pointed—with all these types of fiction, and more, it might appear that there remained no new kind of story to tell.

But a certain one of Mr. Chester's creations refuses—characteristically—to wait longer for an introduction. Pushing importantly forward, he fairly announces himself:

Get-Rich-Quick Wallingford

"J. Rufus Wallingford," is the way he preferred it (after he left off being Jonathan Reuben Wix), but the other name has come to stay. Some names men are born to, some they achieve, others are thrust upon them. Get-Rich-Quick Wallingford has been achieved by Mr. Chester's best-known character, and it fits. Like a colored moving-picture, Wallingford blooms life-size before you. He is a large pink person. Richness and bigness are his very essence. There are a hundred jovial wrinkles about his eyes. He is never downcast, for he knows that "there is still plenty of money in the world, and none of it is soldered on." He is an American business buccaneer, stinging—and getting stung. The account of his rise and fall is mighty cheerful reading. That is the reason Wallingford so often succeeds—he radiates cheer. Make a man happy and you can fleece him without protest nine times out of ten.

After all, in his worst deals, Wallingford gave much to the other man—often the time of his life. To quarrel with him is impossible. Like Fannie, his wife, you gladly take him as he is, good and bad together. He is one of those gentlemen who make it their business to rescue and put carefully hoarded money back into rapid circulation. In this benevolent enterprise, he is ably assisted by his friend Blackie Daw. Between them, they succeed in lifting the scalp from many a prize lollipop. When the appearance of legality is essential to their enterprise, they can draw up a neat and nifty document. They can read the permanent creases that pass for thought in the brow of vacuity. They know how to keep the other man from getting flossy at the wrong moment. Prince of pirates in the modern business world, we are glad to meet—in the safety of the printed page!—J. Rufus Wallingford.

Other and earlier adventures of this gentleman are picturesquely related in

Young Wallingford

Even before the man named Lamb became Wallingford's mutton, there were sundry

transactions, all of them quite safely on this side of the law, yet characteristic of the sharp-scissors method of their originator. J. Rufus Wallingford seems to have been to his peculiar manner born, and even in youth, he cleaned up a nice thing in the way of stocks in his native town. After that, the larger world became both his necessity and his desire. With innate genius of superior cast, Wallingford beats a band of Broadway crooks at their own game. For a change—and to please his wife—he tries his hand at straight business. But this, he decides, is “no merry quip,” and once more he is at the old clever game, stringing and stinging, and making everybody jolly like himself.

Mr. Chester has not the distinction of being a Hoosier author, but he comes close to it. He lived for a time, at least, in Connersville, Hoosierana, and it was during his residence in the state of papaws and poets that he wrote his great short story, *The Strike Breaker*, which first brought him special prominence. Since then he has had more stories, long and short, printed in the high-class magazines than any other American writer.

But each fresh generation has its own hall-mark and its own needs, and unfailingly it produces its own interpreter and seer. The American generation of to-day is marked—wisely or not—by its extraordinary interest in two things: money and matrimony. They sound well together, and in life they go together well. Along comes George Randolph Chester to reflect this double interest in a succession of original, brilliant, buoyant, dynamic and brand-new novels.

The most recent of these novels to appear is

Five Thousand An Hour

Its hero is Johnny Gamble. Johnny is a typical Chester creation. He is young and gay. He is brisk and breezy. He has a genius for stacking up the dollars. When you meet him, however, he has been reduced—through the dishonesty of a partner—to his last hundred. When he meets Constance Joy—she *is* a joy—he suddenly decides that this hundred must straightway grow into a million, the amount that Constance will forfeit if she marries him. Something—a glance from the eyes of Constance perhaps—tells him that if he gets the

money he can also get the girl. So the game begins. Johnny becomes, on the instant, a promoter. What does he promote? It might be easier to answer what he doesn't. His enterprises range from a twenty-story apartment hotel, roof-garden topped, to a papier-mache comb which a slot-machine is to turn out. Many of Johnny's adventures succeed and the dollar-stack mounts. Others fail, and then Johnny can only record a "flivver." It is an exciting hour-by-hour, day-by-day story, in which your interest mounts with the dollars. And all the time you want Johnny to win because you like him—everybody likes him as they always like the man whom they instinctively nickname Charlie, Tommy, Johnny.

Another one of the Chester stories is

The Making of Bobbie Burnit

Bobby, at the outset, is chiefly interested in polo and in Agnes Elliston. He is a nice boy, but he has never done a lick of work, never made a dollar in his life. At the death of his father, head of the large Peter Burnit business, all is changed for Bobby. He must take on the business, in accordance with his father's will,

and make good. Naturally he blunders and, with every blunder, he receives an envelope containing a message from his father, who has foreseen just that mistake. When Bobby is importantly established in his new office with a velvet rug, a handsome desk and a flower vase, his envelope reads,

“I have seen a business work up to success, and afterward add velvet rugs and dainty flowers on the desk, but I never saw a successful business start that way.”

In *Bobby Burnit*—as in all the Chester stories—you hear the dollars clink, but you also watch the growing of a boy into a man and the unfolding of a romance as fragrant and lovely as the unfolding of a rose.

A third story by Mr. Chester is

The Cash Intrigue

Here Philip Kelvin, dreamer, lover of power, all but works his unscrupulous will. He would destroy the republic and build an empire with Philip Kelvin as emperor. When he calls on Henry Galleon, Wall Street broker, to introduce himself, his recommendation is a suit-

case crammed with money. He nearly succeeds, for the magic of him gets upon all those with whom he comes in contact. Elsie White, who since childhood has loved him, watches and fears. It is a tremendous story of passion and greed, and its ending is just.

Of all the Chester group, one of the most genial and entertaining stories is

The Early Bird

Like Johnny Gamble—who might have been his own cousin—Sam Turner is a live member. He knows just when and how to get down to business. Yet—like Johnny again—he is square. Only, he has a little way of doing to-day what the other fellow will likely think of doing to-morrow. That is why he has been called the “early bird,” and why he gets the worm. When Sam falls in love, business threatens to make trouble till his fiancée becomes his partner in affairs as well as the delight of his leisure. Johnny Gamble had an “only mother,” and Sam Turner has a charming “kid brother” whom you will like, as you do Sam himself, on sight; they are both as clean, sweet, honest and nice to have about as new bills.

Mr. Chester got his training on a newspaper. He was the most remarkable reporter that the *Cincinnati Enquirer* ever had on its staff. He could make a first-page column of intense interest out of anything. No matter what the assignment, Chester produced the scoop. And in the midst of fast and furious writing of "copy," some idea for a bit of fiction would strike him. He would make a note of it and stick it in his desk drawer. The drawer was always chock full of such memorandums. Saturday night, when the week's work was over, Chester would pull out one of the scraps of paper at random, write his story, mail it to a magazine that night and go home to sleep the sleep of the just.

Mr. Chester lives now in one of the suburbs of New York, and devotes himself exclusively to literary work. He is a genuine product of the times, sees straight, writes fearlessly, is one of those who show "the very age and body of the time, his form and pressure."

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